

This absorbing story of an unusual enterprise is written by an historian with a special talent for making social and industrial history live. It begins in Exeter, where Benjamin Bowring opened a watchmaker's shop during the Napoleonic Wars, and quickly moves to Newfoundland. There the Bowring family came to play a leading part as traders, as sealers in the ice floes and as transatlantic carriers of fish from the Grand Banks. In Liverpool, later, Benjamin's sons and grandsons built up a fleet of cargo and passenger ships in the hey-day of sail, and later still a fleet of tankers in the pioneer days of petroleum. To-day, in London, his descendants

have added world wide trading interests

to their inheritance, and are among

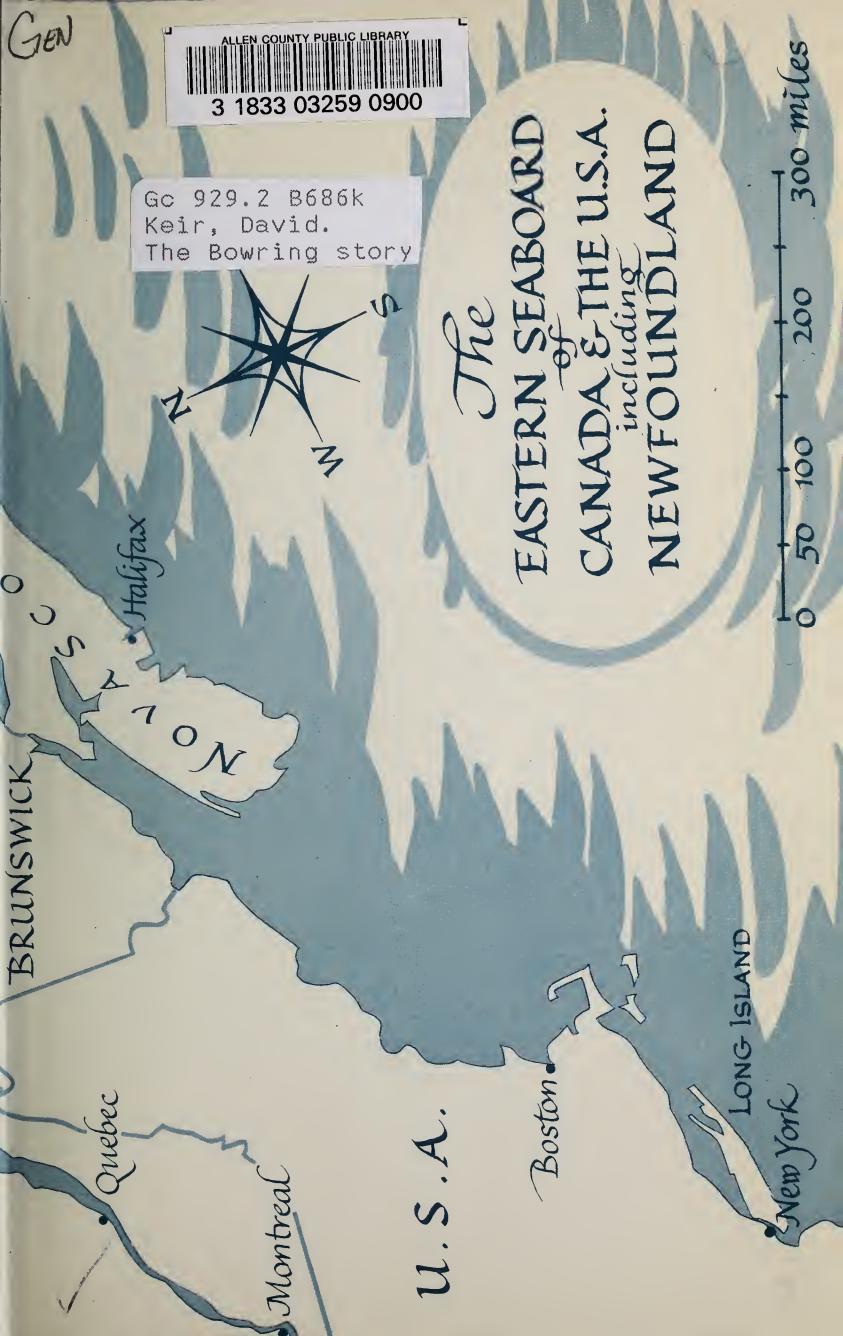
the best known Lloyd's insurance

brokers and underwriters.

The jacket illustration of the town and harbour of St John's is taken from an original drawing presented to Sir Thomas John Cochrane, Kt., Governor and Commander-in-Chief of the island of Newfoundland, by the artist William Eagar in 1831.



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THE BOWRING STORY

Desolation of the Highlands

Newspapers

The House of Collins

The Younger Centuries

Golden Milestone
(Editor and contributor)

The Bowring Story

DAVID KEIR



THE BODLEY HEAD LONDON

TO COMPTON MACKENZIE YOUNGEST OF MY OLDEST FRIENDS

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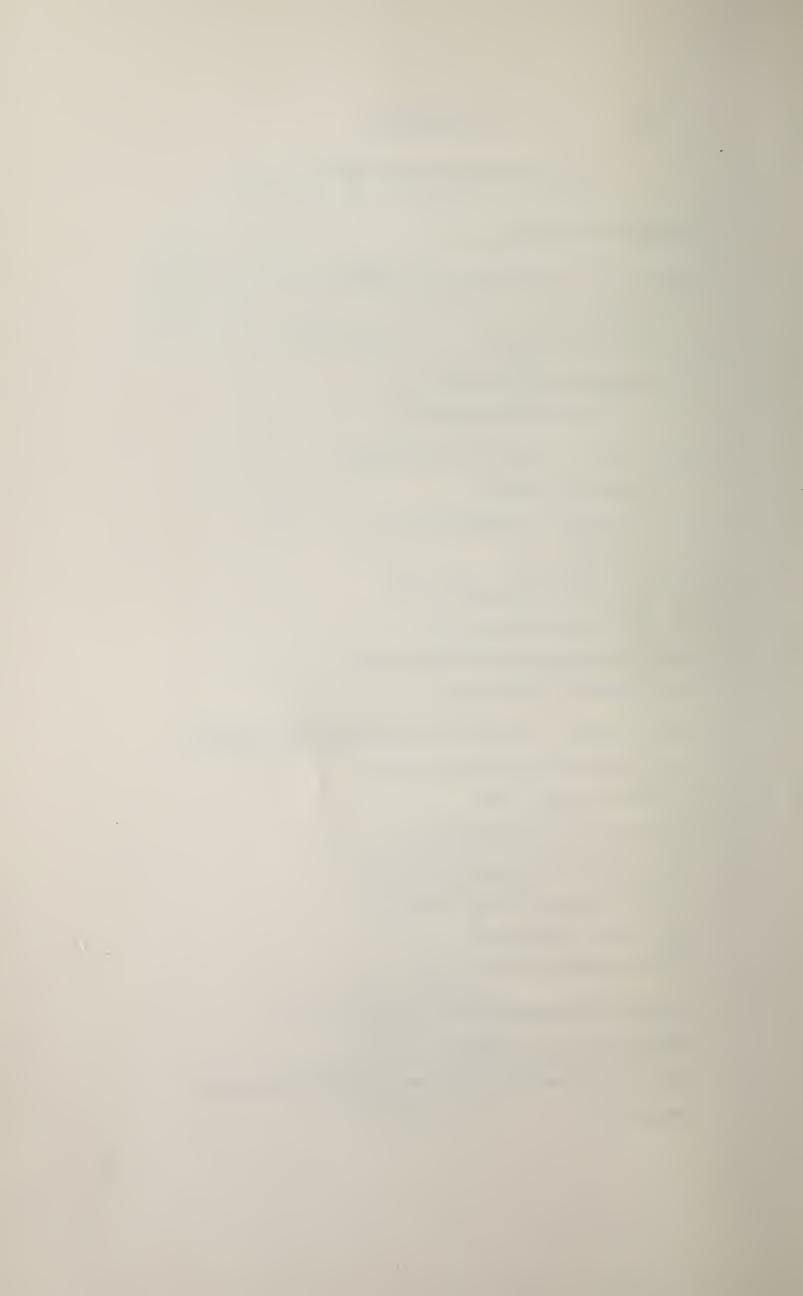
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ERRATUM

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For "(Charles Tricks' son)"
read "(Benjamin's youngest son)".

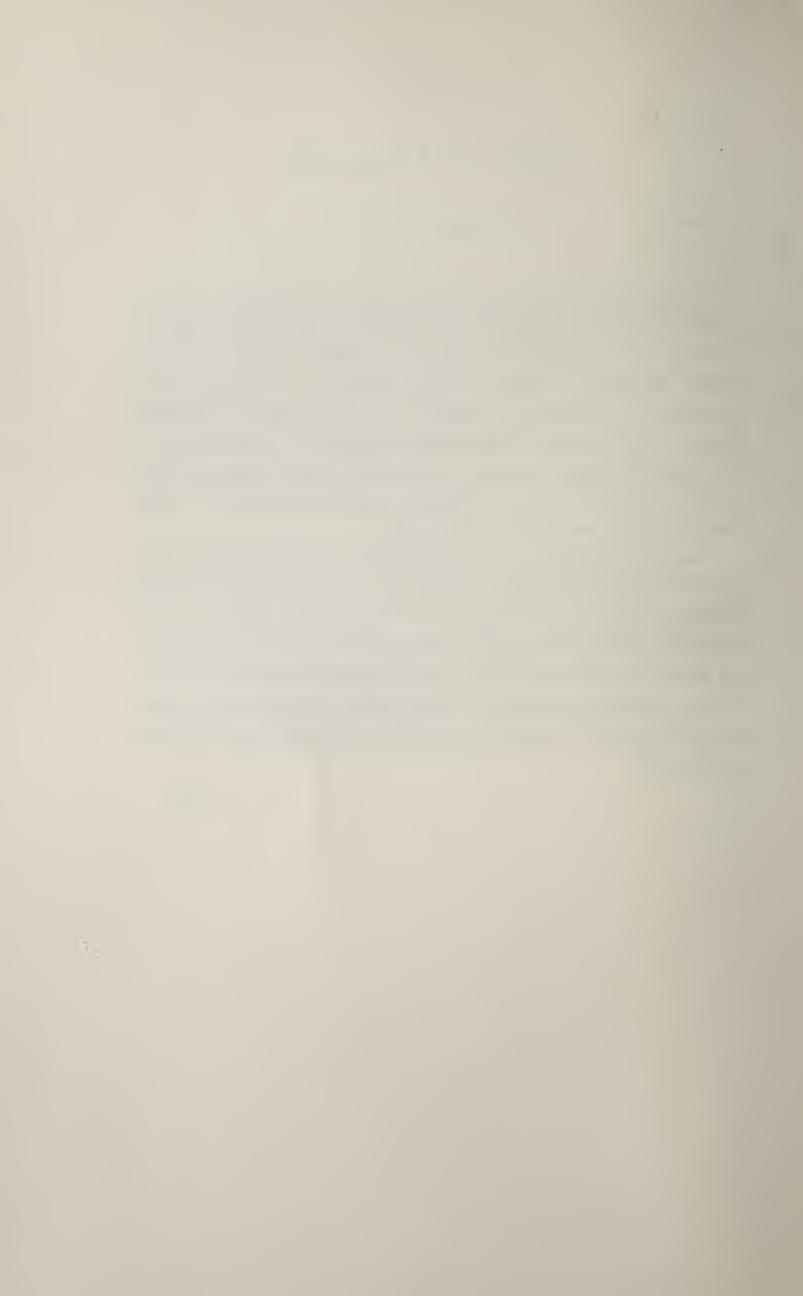


Author's Foreword

It is only too easy for a book such as this to become a chorus of praise for the institution whose history it relates. As it happened I was given a remarkable degree of freedom by the Bowring Board to recount their company's setbacks as well as their triumphs over the last 150 years. I have also tried to fulfil their hope that this record would add something to the history of Newfoundland and maritime commerce in the 19th and 20th centuries, and of the international insurance market in which the company now plays a leading part.

There may be gaps in the story due to the wartime destruction of some valuable records at Liverpool. In the outcome the task of filling such gaps was eased by the help and patience of the company itself, by the many libraries and record offices consulted on both sides of the Atlantic, and by friends with expert knowledge or research experience whose help in sorting out an ever-mounting mass of material is gratefully acknowledged at the end

of the book.



PART ONE

The Early Struggle



1. Exeter

I

On the afternoon of 6 October 1803 a young man in the ancient city of Exeter might have been seen eagerly scanning the pages of the Flying Post. Earlier that day the mail coach from London had clattered in with news that Napoleon was preparing to invade the south of England. But as rumours like this had been heard before, the townsfolk no doubt continued to be preoccupied with more immediate concerns—the harvest, for instance, and the state of trade. In the banks and merchants' houses, certainly, there would be a flurry of activity over correspondence to catch the London Mail on its return journey. For this coach—an important link in the city's commercial life—usually left Exeter at a quarter to five in the morning and by way of Salisbury reached a London inn called 'The Swan with Two Necks' some 25 hours later.

Apart from Napoleon's territorial aspirations, that afternoon the Flying Post reflected much of Exeter's varied life. One citizen was desperately hoping to borrow £650. Several ships, a lot of land and houses and some ponderous new books were announced for sale. A subscription list had been opened to get uniforms for the Exeter Royal Artillery (an indication perhaps that Napoleon, though still out of sight, was not entirely out of mind), and one or two patent medicines were advertised. In the light of these and many other advertisements the city's trade seemed brisk enough. But the Flying Post also contained a few more melancholy reflections of current values. One unfortunate had just been sentenced to transportation for stealing twenty pounds of snuff; another had gone to gaol for six months for stealing three pounds of soap; and lastly there was news of two young men called Benjamin. The younger of the two was Benjamin Ogleby, an apprentice who had

invited severe punishment by deserting his trade in 'a canvas coat and breeches and a blue waistcoat'. The other was Benjamin Bowring, an apprentice himself not so long ago, but now a master craftsman. It was this Benjamin who searched so earnestly through the columns of the *Flying Post* that autumn afternoon to find his first advertisement:

B. BOWRING, Watchmaker, Silversmith, Jeweller and Engraver, begs leave most respectfully to inform his Friends and the Public that he has opened a SHOP nearly opposite to St Martin's Lane, in the High Street, where he intends to carry on the above BUSINESSES in all their Branches; and hopes by Assiduity and reasonable Charges, he shall merit and obtain their Patronage and continued Support.

It was a modest enough announcement, and it occupied no great space in the newspaper. But to young Benjamin, less than a week before his marriage, it marked his real entry into the world of men and affairs. After a long apprenticeship in the service of others he was ready, at the age of 25, to set up shop under his own name in the heart of Exeter's business quarter. He must therefore have felt proud and confident about the future, although for the moment he had a more pressing matter to deal with. In two days' time he was to be married—at Wellington Church in Somerset—to Charlotte Price, significantly the daughter of a well-known watchmaker in nearby Wiveliscombe.

Not much is known about Benjamin's life before his marriage. His father, Nathaniel Bowring, had died in 1781 when he himself was only three years old; and his mother had brought him up at Moretonhampstead, her own home town. Once schooled—and his education included a thorough Unitarian training—the problem obviously rose as to where and in what craft young Benjamin should serve his apprenticeship. Watchmaking was the chosen trade; but where he mastered it has never been completely established, though a chance remark in one of his later letters makes it clear that his schooldays were spent in Devon and the rest of his youth in another county. This was, most probably,

EXETER 15

Somerset, where there were a number of Bowrings. As some of these lived in the Wiveliscombe district, it looks as if one or other introduced Benjamin to the prosperous Price establishment there, and that in due course he followed time-hallowed tradition and married his employer's daughter. It is certainly clear from his later correspondence that he knew Wiveliscombe well and often revisited the little town in his later years.

Eleven miles west of Taunton—Somerset's county town—Wiveliscombe, when Benjamin knew it, combined a mediaeval charm with a reputation as far away as Spain for its blanketings, kersey, ermine and baize. Its surrounding countryside too was delightful. In sheltered valleys, between rolling green hills, the beauty and tranquillity of an earlier England lay so undisturbed that when he courted Charlotte Price, Benjamin must have found much in common with the lanes and moors of the Devon he had tramped as a schoolboy. With Charlotte, also, he must often have visited the busy market, held at Wiveliscombe every Saturday, and the town's three annual fairs—all notable occasions when business was heartily combined with pleasure. They must also have wandered often into the crumbling church of St Andrew, which dominated the town, though it certainly did not dominate Benjamin or his fellow Unitarians.

Benjamin, who 40 years later was to describe his marriage as a happy 'joint pilgrimage', did not get married in this hoary building. He went with Charlotte by rutted dirt roads some seven miles south to Wellington, another old Somerset market town on the high road leading from Bristol to Exeter; and there they were allowed to marry under licence as Nonconformists. They then left immediately for the watchmaker's shop he had opened two days earlier.

It was typical of the pair that they should waste no time in getting back to launch the new enterprise properly. Benjamin, thorough and whole-hearted in everything he did, was an upright man, scrupulously fair in his judgments and punctilious in his business transactions. These qualities, which found in Charlotte an answering strength of character, he had inherited from his

father Nathaniel, a man of integrity who for a time was almost a patriarch at the George's Meeting House in Exeter, so long a storm-centre of Nonconformist thought.

Piety and rectitude, however, were far from being the only qualities with which young Benjamin had been endowed. He had inherited both doggedness and a sense of adventure—qualities long associated with the West Country, and given particular lustre by Devon's Elizabethan sea-dogs and long association with the Royal Navy. Benjamin himself was not to lead so adventurous a life as Drake and Raleigh. But in his time, as we shall see, he had many hazards to face both at sea and ashore.

II

From as early as 1303 when Stephen Bouryng held the Devon manor of Bouryngslegh near Kingsbridge, Benjamin's forebears had held on to their lands tenaciously; and indeed their name derives from the Anglo-Saxon 'buring', or 'son of the farmer'.

But land was not the family's only interest. Gradually it went into industry and trading. Thus by King Henry VIII's time one branch had settled at Tiverton, a busy centre of the Devon wool trade, where in due course it produced a John Bowring who was to play an unusual part at the refugee court of Charles I towards the end of the Civil War. This Bowring, after serving an apprenticeship in the wool trade and settling at Chulmleigh in Devon, not only conducted a flourishing woollen-making business but ran what the Bishop of Exeter considered to be a 'turbulent and factious' campaign of dissent against Archbishop Laud; which makes his later attendance on the King so much the stranger.

The story of this versatile character is both intriguing and tantalising. Although well documented up to a point, one or two important links are missing, and the affair has remained an unsolved mystery for 300 years. One of the chief sources is a manuscript addressed:

EXETER 17

To the most high and mighty monarch CHARLES THE SECOND, and to the most serene majesty CATHERINA, the most gracious Queen and Consort; the humblest of prostrately devoted vassals, SIR JOHN BOWRING, KNIGHT, in all submission and humility, presents this manuscript of many most occult, considerable concerns, and secret transactions, relating to your glorious father, ENGLAND'S ROYAL PROTO MARTYR.

Servility could hardly go further than this. Yet there may be a good reason for John Bowring's prostration, if we are to believe a text of his petition, printed at Exeter in 1708 and attributed to 'a Collection of Private Papers, Found in the Study of a Nobleman, lately deceased'.

Forthrightly the petition states that John had often helped his late Sovereign both with advice (but for declining which His Majesty would have been rescued from his perils) and with sums of gold, in gratitude whereof, it goes on, the King knighted him. Unfortunately for John, the heraldic office of the time knew nothing of this transaction; and the patent, which he said had been hidden for security's sake behind a wainscoting, was eaten by mice. It sounds a tall story, especially as he hinted also at the promise of a baronetcy, but John Bowring persisted with it and petitioned Charles II several times for a place at Court to enable him to carry out certain highly private schemes for restoring and safeguarding the royal revenues, as disclosed to him by the late king. Charles II, for his part, seemed politely disinterested, and John died in 1669 with his great plans still untested. None the less, as many of the details of his story have an authentic ring it would be a pity to leave John Bowring here without recording his own account of how he received the accolade.

Charles I, at the time, was at Carisbrooke Castle still foolishly convinced that time was in his favour. In this dangerous illusion he was encouraged by Cromwell who saw clearly that every day placed power more securely in his own hands. John Bowring, on the other hand, advocated more positive action. He strenuously advised the King to escape to the Channel Islands, a move which Cromwell and Parliament would also have welcomed since

inevitably it would have cost the King his throne without further ado. Charles, who normally preferred to avoid clear-cut decisions, on this occasion acted promptly. Being virtually penniless and probably not much interested either in a ship or the Channel Islands, he could not afford to miss any opportunity of realising good hard cash. He therefore despatched his adviser to London to raise both money and a ship.

At this point in the story it might be legitimately suspected that Bowring went immediately to his many Parliamentarian friends for both the ship and the money. Certainly no time was wasted. Only three days later he returned to Carisbrooke with money in his pocket and the promise of a vessel (at a time when the anti-Royalist fleet commanded the Channel), and again saw the King:

'I waited on his Majesty, at my return, by five o'clock in the morning, at his Majesty's bedchamber,' says his report to Charles II. 'His Majesty, hearing somebody about the door, he opened it, whereupon one Mr Leveston (as I was told after) was putting up some linen upon his Majesty's bed. But by the window behind was the Duke of Richmond, his Majesty being ready (as I supposed) to go abroad.

'As soon as I had made my obeisance, "What," says his Majesty to me, "have you brought me any money?"

"Yes, and please your Majesty, I have it here."

'His Majesty came to my side with his side, and put his hand near my pocket; so I delivered a purse of gold to his Majesty. His Majesty put it up in his pocket privately. Says the King, "How much is it?"

'I answered, "Two hundred pounds".

'Says his Majesty, "Have you any more here?"

"Yes sir; I have such another quantity in gold in my other pocket." The King turns himself to me on the other side to my pocket, when I delivered his Majesty such another quantity of gold in a purse.

"How much is it?" says his Majesty.

"Two hundred pounds more," I said.

EXETER 19

'But the King took it more openly. And when his Majesty had it in his hand he immediately gave it to the Duke of Richmond and commanded him to lay it by for him.'

It is a scene with wonderful undertones. Straight away, according to this account, John Bowring was knighted, with Mr Leveston barring the door against outsiders trying to push their way in. Everything was secret, and indeed the new Sir John was careful to conceal the whole transaction, hoping that the £400 would cover his Majesty's passage to Jersey or Guernsey. He was therefore highly disconcerted later when Sir Edward Walker, to whom he had pretended that he had not seen the King, assured him that the King was in a very good humour, and so was everyone else. The King, it would seem, had only continued his delaying tactics a little longer and had used his windfall to pay off all his debts. So for John Bowring—as the story ends—there was nothing left except the mice behind the wainscot, and Charles II's reluctance to accept his pleadings.

Sir John Bowring's son, also named John, was no less of a Dissenter and religious firebrand than his father (in his early days), and despite continual harassment by the Bishop of Exeter was one of the first citizens to be granted official permission to hold Nonconformist services in their own home. In 1685, however, disaster came. Soldiers despatched to the West Country to deal with the Duke of Monmouth's landing ransacked the Bowring home and looted all the money and valuables, which Mary Bowring had hidden among the wool sacks. Her husband John was among the Devon men in due course committed to the Bloody Assizes for complicity in the Monmouth rebellion. There seems to be no record of his fate. He may have been executed: at best he was deported to the plantations.

But the Bowring line, being widely branched, lived on. While the King's men were ravaging the Chulmleigh home its next inheritor—another John—was five years old. He grew up to become a schoolmaster and the father of nine children. The eldest of these had three sons, whom he named John (inevitably), Samuel and Benjamin. All three engaged themselves in trade

with the American colonies, thereby bringing for the first time, so far as we know, a transatlantic element into the Bowring story. John, the eldest, also introduced to the family a new note of romance, for after being shipwrecked on the coast of Georgia, he married Ramsene, the daughter of an Indian chief and eventually brought her back to Devon. On a subsequent voyage he perished in a second shipwreck off the coast of Honduras.

John's brother Samuel had meanwhile become the first of the family to own a trading vessel. This was a ship of 230 tons, built of black birch in Nova Scotia and entered in Lloyd's Register as *Indian Chief*. Such an event would seem to predestine Samuel as the spiritual ancestor of the Bowring company's founder; but in fact it was Benjamin, third son of the 1680–1752 John Bowring of Chulmleigh and grandson of our 17th-century knight, real or self-styled, whose line in due course led to Benjamin the watchmaker.

There is no need to trace in detail the 18th-century ramifications of what had now become a large and far-flung family. Briefly, the earlier Benjamin had a son called Nathaniel (1741–1781) who was, like himself, a serge-maker in Exeter. In 1764 Nathaniel married Susannah White, daughter of a Moreton-hampstead wool family, by whom he had three children. The eldest, William, became a noted Exeter attorney. Harriet the daughter married William Tricks, also of Exeter. The other son was named Benjamin; and this Benjamin it was who returned, newly wed, to Exeter in the autumn of 1803 to open his smart new watchmaker's shop.

III

At the time Exeter must have faced the author of any new undertaking with doubts about its future, since the city's economy was being profoundly altered by the decay of its famous woollen manufacture. In the development of this centuries-old industry the Bowring family had played its part. Benjamin's kinsman Charles Bowring, father of the celebrated Victorian polymath

EXETER 21

Sir John Bowring, had a mill at Larkbeare; and there were so many similar mills that Sir John, who was born in 1792, used to recall how in his youth most Exeter working folk were engaged in the woollen trade. 'They wore green serge aprons with scarlet strings,' he said in his memoirs. 'There was an influential guild, whose magnates met in an ancient building in the main street of the city, called the Tuckers' Hall. Time was when the merchants, fullers, tuckers, weavers, dyers, pressmen and packers of Exeter held the representation of the city in their hands.' But these, we know, were the splendid days when the ships of the Exe ports sailed far and wide with Exeter serge—the trade being greatest with London, Lisbon, Oporto, Rotterdam and Bremen whence the Barings, who were leaders in the business, had originally sprung.

By 1803 the industry was beginning to falter; and thereafter the woollen magnates soon declined in numbers and influence. For this the French Wars were partly responsible. From the early 1790s onwards the Exeter woollen manufacturers, especially the serge-makers, had been not only cut off from their traditional markets in Europe but seemed unable to find new outlets for their materials.

How much this was due to circumstances or to luckless management is hard to say. But judging by their public life, as city fathers, several of these woollen merchants were far from blameless, though they could hardly be accused of lacking vigour. For years they had inflicted on their city an innovating vandalism which destroyed many of its ancient gates and walls and much of its character. In 1803 this enthusiasm was slightly tempered by a reformist urge. Thus the city streets were made a little cleaner, and when the laws began to be more rigorously enforced the local hospital began to benefit as well from the additional fines imposed by the magistrates. It was however during the same year that another Romanesque building was uprooted; and before Benjamin left Exeter, some 12 years later, a further batch of ancient city gates had been swept away.

In other respects the city was strangely conservative. There was no marking of street names nor numbering of houses till 1804,

and the provision of proper sewers did not come till three years later. There was also a strange reluctance to deepen and widen the Exeter Ship Canal, a waterway first built in 1564 and recognised as the first lock canal to be constructed in Britain. Unfortunately for Exeter it gave only small sea-going vessels access to the city's quayside. Bigger vessels used Topsham (where the canal met the Exe) or Exmouth still further down the river; and the Ship Canal was neither deepened nor equipped with new locks till after Benjamin had left the city.

Yet perhaps in 1803 these considerations, though they gave him concern later, did not worry Benjamin too much at the time. Though the woollen trade was dwindling and such influential citizens as the Barings were concentrating their interests in London, Benjamin would still see a bright prospect in the abundance of native wealth remaining not merely among manufacturers and men of business but also among people of quality who lived in the more graceful parts of the city, or came as visitors to see its ancient sights. His own main task was to produce reliable and artistic clocks, watches and jewellery in a city with a market of some 17,500 inhabitants. Moreover, Exeter was still the centre of a radiating trade over much of the West Country, which is why Benjamin travelled so widely among the neighbouring towns and villages to find possible customers and, in passing, to study ancient churches with working clocks.

In a world devoid of motor, aeroplane or railway he would ride by narrow tracks to Crediton, taking time to inspect the outside cruciform beauty of its minster and its rich interior adornments while furthering the sales of his timepieces when opportunity offered. At Tiverton's church, undoubtedly, he would feel that time and history were at his shoulder in old Greenway's mediaeval chapel, completed shortly before 1520. This edifice portrayed some of the elemental things which, as it happened, were to govern his future life. For it sang of the sea through its pillared, corniced medley of sculptured ships and anchors, and even the heraldry of the London Companies of the Drapers and Merchant Adventurers of which Greenway was a member. EXETER 23

But inevitably it was on Exeter itself that his early fortunes most depended. There were gentry there, and because of its many churches the city was supposed to be unusually clock-conscious. Their cathedral, the citizens boasted, had a clock as early as 1318, and only a very few others such as Westminster and Canterbury could claim anything earlier.

To such an ardent craftsman as Benjamin was in his early days the site of his shop was also ideal, especially after he removed in a few years' time to 199 Fore Street near the Tuckers' Hall, with the little church of St Mary Steps close by. He must have been especially drawn to St Mary Steps and its mediaeval clock with three figures that struck the hours. These figures were reputed by some to be Henry VIII, flanked by two javelin men, as the judges' escort at the assizes were known. A more probable story named them as Matthew the Miller and his sons, after a miller called Matthew of Criklepit Mill, a man so punctual in his habits that his neighbours took their time from his routine throughout the day. After his death they felt the need of a clock in his place, and got one. Hence the engaging lines:

Matthew the Miller's alive, Matthew the Miller is dead. But every hour, on West Gate Tower, Matthew nods his head.

Once established, Benjamin made rapid progress and soon took on an assistant. There were many reasons for his growing prosperity. His wife was certainly one, for being unusually capable she knew how to run the shop when Benjamin sought business in other towns. Another was his own energy and versatility, and his continual search for new ideas. But perhaps the final reason for Benjamin's success is one of the simplest: he was a reasonably accomplished craftsman, and developed over comparatively few years a mastery of his trade sufficient to admit his name, albeit modestly, to Baillie's Watchmakers and Clockmakers of the World.

By all such tokens Benjamin by 1811, only eight years after

the opening of his shop, was obviously well known in the west of England. Yet for various reasons he was again becoming restive. He had by this time two sons, and he suspected that to ensure their future and that of any other children to come his business must be enlarged. He also saw more clearly than before that Exeter was lagging in the general progress of provincial industrialisation, though certain new industries were being established and the city's population was rising.

The methods which had given Devonshire a supremacy in the manufacture of serge for both home and overseas markets had suffered not merely from the Napoleonic Wars. They were being largely outmoded by new power looms which could be operated much more economically in factories close to the northern coal fields and the big exporting ports of Liverpool or Hull. There was another influence at work. It had become pretty plain by 1811 that many people with an eye to the future were not investing sufficient capital in Exeter's development. The ancient city was perhaps too ancient, too choked with its antiquity; and therefore those who sought a swifter expansion were looking to new fields—to the Midlands and the North at home, and abroad to colonies whose potential as producers of raw material and as consumers of finished products had scarcely as yet been realised. Benjamin looked abroad—to Newfoundland.

2. Westward Ho!

I

There has always been some doubt about the reasons for Benjamin's sudden decision in 1811 to set off for Newfoundland. It was certainly not inspired by an idle curiosity to see Great Britain's oldest colony; and since he was the father of a young family this very considerate and sagacious man did not undertake his journey in a tiny sailing ship for pure adventure's sake. Nor was it due to any decline in his trade, since judging by his gifts to charity that was satisfactory. So it looks perhaps as if there were not one but several reasons why Benjamin should have taken this step into the unknown.

In his family history Benjamin Bowring and His Descendants,¹ Arthur Wardle admits that the necessity for such a venture seems obscure, but quotes a 'hearsay' story that Benjamin was persuaded to make the journey by a chance conversation with a customer at his Exeter shop. This customer, visiting England to further the sale of codfish, bought one of Benjamin's clocks—a sound piece of work still in possession of his descendants at St John's. So runs the legend. Recently, however, a more authoritative story, embodying at least part of the legend, has come to light.

According to the Hon Campbell MacPherson, Lieutenant-Governor of Newfoundland as these words are written, his own family records show that the customer's name was Pitts. Of Exeter origin himself, Pitts lived in Newfoundland at Lance Cove, Bell Island; and on a trip to Exeter in 1810 to further a codfish deal, he bought not one but three grandfather clocks from Benjamin as gifts for his three sons, John, William and James. Two of these are still in working order. One which belongs

¹ Hodder and Stoughton, 1938.

to the MacPherson family has an account of its origin pasted up on the woodwork behind the pendulum, and its wording seems conclusive. The other, left by a female member of the Pitts family to her doctor, was eventually traced to the Middle West more than a century later by a member of the Bowring family, and returned to St John's.

From all the evidence it would however seem that the conversation between the two men went a good deal further than the purchase of three grandfather clocks. Benjamin evidently inquired whether it would be worthwhile setting up a watch-making establishment at St John's, with perhaps the import of general merchandise as a sideline. When Pitts seemed encouraging Benjamin moved perceptibly nearer the point of decision. Since the west of England had traded with the island for centuries, he was far from being ignorant of its life. He may even have discussed the idea of going there with cousins of his in London who maintained a regular commerce with Britain's territories in North America, and who, we know, shared Pitts' view of Newfoundland as a place where cod and seals and other riches were as plentiful as clocks were few, and where indeed Britain's naval power in the latter years of the Napoleonic Wars had practically eliminated foreign competition from the Grand Banks and given English fishermen a virtual and prosperous if temporary monopoly. There is also a possibility that by this time he had built up some sort of a Newfoundland trade with his clocks and watches, and was anxious not only to develop it but to extend it westward to Canada. Equally, since he had energy and imagination, he may have felt himself becoming confined by limited prospects in Exeter, which might well extend to the end of his days.

That Benjamin's politics had something to do with his move is possible. He had been an active supporter of the anti-slavery movement, and had consistently sponsored this controversial cause in his home town. His nearest relatives were also opponents of the slave traffic; and as long ago as the 1780s his family, in company with many other old Dissenting Devon families, had

supported the then unpopular Abolition Society. It is however doubtful if noisy shouts in market places would sway him overmuch.

A likelier political reason for Benjamin's trip lay in the state of the country, which in 1811 was under a cloud of widespread unemployment and distress. In the north of England and the Midlands the Luddites were setting fire to factories and demolishing the machines they feared would deprive them of their livelihood. Near Exeter itself workers in woollen-cloth mills, only two years earlier, had clamoured to exclude a machine which raised the nap on woollen cloth. In 1810 there were serious strikes and disorder in various parts of the country, which became so fanatical in 1811 that the country rang with reports of violence and of the Government's equally violent counter of troops, police, the gallows and transportation. Benjamin Bowring opposed the Luddite violence, but being Radical so much detested the Government's extreme repressive measures that they may have influenced him to look westward, where the land seemed bright.

There was a final persuasive historical factor to influence Benjamin. Ever since John Cabot discovered the island in 1497, Newfoundland had held a particular fascination for West Countrymen. Cabot's reward from Henry VII for thus founding the British Empire was a few English pounds, presented to him by a monarch disappointed that he had brought back no precious stones. Others who listened to Cabot's stories were drawn at once to that far-away land across the water. They were excited by his account of the teeming seas, rich in white fish and especially cod, which washed the rocky shores of the new-found-land. It was therefore not long before ships were putting out from West Country ports—and also from harbours in France, Holland, Spain and Portugal—for the Grand Banks where these riches lay. Lord Bacon, waxing lyrical at this unfolding wealth, thought it greater than all the mines in Peru, richer than all the wealth of the Indies. A Devon man, Sir Walter Raleigh, told Parliament in 1593 that the Newfoundland fishery was the stay and support of the West Country, and added: 'If any misfortune happened to the Newfoundland fleet it would be the greatest calamity that could befall England.'

Though these in retrospect may seem exaggerations, there were, by 1620 or thereabouts, some 250 vessels in the trade plying regularly from West Country ports, including at least 150 from Devon; and according to Prowse, Newfoundland's standard historian, this traffic long continued. 'Hundreds of sturdy Devon lads,' he wrote of the early 1830s, and it was equally true of earlier days, 'came out every year to stay two summers and a winter. . . .' The ties between Newfoundland and the west of England ports were in fact of long standing. For three centuries they had traded together, with codfish products and the famous woollen goods of the English West as basic articles of exchange. Devon shipwrights at the same time had been making sturdy fishing vessels designed for the express purpose of chasing the lucrative shoals off the Newfoundland coast. Newfoundland and the west of England were each a part of the other's economy.

Through the years, and especially in the 18th century, the fishing industry developed; but the colony was not allowed to develop with it. Possession of the shore stations was contested by the tough sea-captains, and none of these fishing admirals, as they came to be called, was of the stuff of which true settlers are made. Their concern was simply to fish hard, and get rich. They ran the place as they pleased; no one seemed to question their authority; and back in London special laws were passed to protect their interests, and ensure that the island should not be properly colonised to their disadvantage, though its area for development was 46,000 square miles, or three times the size of Holland. Thus no newcomers were allowed to settle in Newfoundland, to live there in winter-time, to build a permanent dwelling, any structure with a chimney, or indeed anything that might be regarded as a durable building.

Yet all this time the rest of North America was moving swiftly towards more ordered settlement. In Newfoundland, the Ancient

Colony, development was deliberately held back so that the island should never become much more than a semi-private summer fishing station for the fishing admirals, and a ground for the recruitment of first-class seamen for the Royal Navy. 'It is not in the interest of Great Britain to encourage people to winter in Newfoundland', wrote the Governor, Admiral Mark Milbanke in 1789, with these traditional considerations embedded in his mind. By the same reasoning skippers were heavily penalised in English courts if they returned from Newfoundland with any member of their crew unaccounted for, though inevitably there were deserters who hid themselves away in remote and deserted coves along the island's 6,000 miles of jagged coastline, and were gradually absorbed into the fishing community. It was not for nothing that the Governor of the island was invariably an admiral obsessed with the importance of the Newfoundland-West Country fishing interests as a recruiting agency for his own service.

In 1811 the island saw the beginning of an important change in this dreary half-life. Primarily, because of the ban on permanent dwelling-houses, St John's was still no more than a fishing settlement. Its main street was a litter of fish stores, sheds and offal. The stench of fish hung in the dank air, and talk of fish dominated the shabby saloons and taverns. The amenities were in fact so few that the town had no lighting system and no proper water supply. As for law and order, that was mainly exerted by the tavern keepers, who were co-opted as constables in their respective districts. Such a state of affairs clearly could not last. But how could it be altered? It was a crucial stage in the colony's history, and luckily someone in authority at last saw reason. An edict was issued, which permitted the erection of permanent structures and recognised the rights of private ownership. So on the surface at least, Benjamin Bowring would have cause to see both this great step forward and the contemporary prosperity of the fishing industry as sufficient encouragement to start a new enterprise.

H

He sailed for St John's with high hopes. But when he got there he must have realised that sales of clocks, watches, silver and jewellery were unlikely to provide a sufficient source of income on their own. On the other hand he had already involved himself at Exeter not only in politics but, when it came his way, in commerce a little beyond his regular vocation. Thus when he made his first adventurous voyage to Newfoundland it seems likely that apart from his own craftsman's wares, he took out woollen goods from his relatives Bowring and Cranch, the Fore Street hosiers near his own shop, books from the shop of his cousin Thomas Bowring in the same quarter, and important introductions or commissions from his London cousins with their special interests in British North America.

He was certainly at St John's for some time; and apparently he established a basis for his future commerce with the island, which must have involved some kind of agency arrangement. He then returned to Exeter to reinvigorate his business and to send out further consignments of merchandise—on a limited scale—and more of his own products. Soon, too, he was back at St John's, cementing the arrangements he had made and planning for future growth.

This time his voyage was more hazardous. Not only was Britain still heavily committed with Napoleon, but she was—from 1812 to 1814—in military conflict with the United States, where a youthful, vigorous war party had persuaded Madison and his colleagues to declare war on Britain not merely because of differences which had arisen over the British naval blockade and the American-Canadian frontier, but because, in Sir Winston Churchill's words: 'Their prime aim and object was to seize Canada and establish American sovereignty throughout the whole Northern Continent.' The leaders of this party, known in the American House of Representatives as the 'War Hawks',

¹ A History of the English-Speaking Peoples (Volume III), Cassell and Company Ltd., London, 1957.

were John C. Calhoun and Henry Clay, a Kentucky representative whose bellicosity, as we see it now, contrasts oddly with Kipling's later thought: 'There's peace in a Larañaga, there's calm in a Henry Clay.'

At first the Americans had the advantage at sea. Not only had they built a number of frigates capable of out-gunning and out-sailing any comparable vessels on the high seas, but Britain's blockade of Europe restricted to a bare minimum the naval force she could spare to patrol the American and Canadian coastlines. None the less the American fleet was at length subdued, though American privateers were long active as Benjamin Bowring discovered to his cost during one of his war-time voyages to Newfoundland. According to an unshakable story, handed down the years to his present great-grandchildren, the ship in which he was taking passage was boarded by an American privateer lurking near St John's. Unfortunately for Benjamin the boarding party relieved him of a stock of new watches. But at least they put him (and a fellow passenger) overboard on to solid ice within sight of land, and left them to trudge to the shore.

The war meanwhile had brought a new prosperity to Newfoundland. Fish sales were booming; wages soared; provisions fetched high prices on their arrival from England; and captured American ships yielded up so many precious cargoes ranging from silks to champagne that the whole island seemed to be profiting from the war.

This boom continued into 1813 and reached its peak in 1814, a year which saw enormous catches of fish and seals, and record prices. There could hardly have been a better opportunity for making fortunes, and as so many seized it the likelihood is that Benjamin began to think more seriously of making Newfoundland his permanent home.

During 1814 he spent most of his time in Exeter, and judging by the following announcement in Flindell's Western Luminary (19 March) he still had no firm intention of leaving the city.

BENJAMIN BOWRING, WATCH and CLOCK-MAKER, SILVER-SMITH and JEWELLER, 199 Fore Street, Exeter, begs Leave

to return his most grateful and respectful thanks to his Friends and the Public, for the liberal support he has heretofore received; and, trusting that the utmost attention will be paid to the commands with which he may be favoured, he solicits a continuance of their patronage.

N.B. The Trade supplied with Clock-movements, Clock-brass, Steel-work and Watch materials of the best quality. An APPRENTICE WANTED.

He was also active in the city's political and social life. At a meeting in July convened by the Mayor in support of a petition to Parliament protesting against a possible revival of the African slave trade, Benjamin moved the vote of thanks to the committee responsible for arranging the meeting. He continued his subscriptions to charities and educational institutions. And in October he was appointed to the committee which organised the festivities 'connected with the ascent of the superb Balloon and Car with which Miss Tompson and Mr Sadler, junr., ascended at the Grand Jubilee'. It was also in 1814 that his wife Charlotte presented him with their third son, Henry Price Bowring, as a brother to William (born 1804) and Charles Tricks (born 1808). But the Exeter days were running out. Some time in 1815, when he again spent many months at St John's, Benjamin at last made his decision.

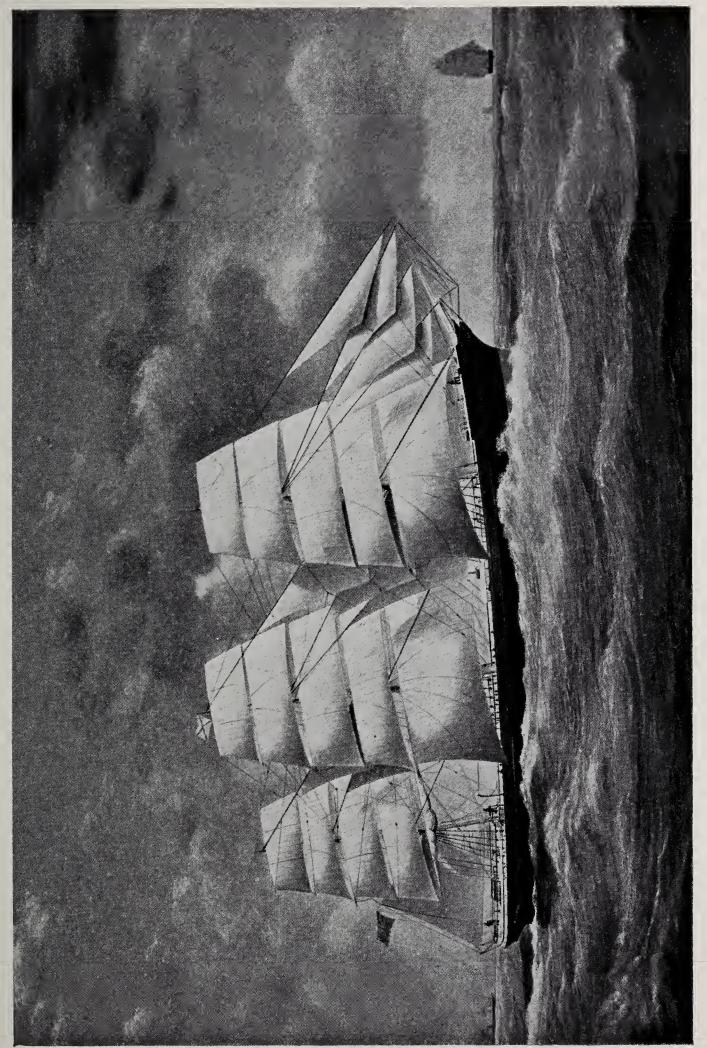
On 14 September, in St John's itself, there appeared in the Royal Gazette the advertisement that publicly announced his future plans:

BENJAMIN BOWRING

Working Watch-maker, Silversmith, and Jeweller—from Exeter

Most respectfully begs leave to inform the inhabitants of St John's and its vicinity, that he has commenced Business in the above branches; and having been regularly educated for them, and had great experience in them, he presumes to hope, that by assiduity and moderate charges, he shall merit and obtain their patronage and continued support.

He has taken a House in Duckworth Street, belonging to Mr W. B. Thomas, into which he expects soon to enter;



Bowring's Desdemona in the golden age of sail



and in the meantime, he has lodgings at Mr Andrew's, over Mr Stenetford's shop, near the Lower Street, where he has for Sale an excellent assortment of Silver, and some Gold WATCHES, together with a few handsome Eight day CLOCKS, in mahogany and other cases, and where their commands will be thankfully received.

Should he experience that support which he has been taught to hope for, it is his intention in the ensuing Spring, to enlarge his stock very generally; and he pledges himself that the Articles he may have to dispose of, shall be selected from the best markets, and be of the first quality—Cyphers, etc. engraved.

The result of this appeal was so gratifying that Benjamin stayed on. He also drafted an announcement of his impending removal for the *Exeter Flying Post*, which duly appeared on 15 November. Being about to remove from Exeter, said Benjamin, he was selling at prime cost a considerable part of his stock. He also returned his best thanks to his numerous friends for the support he had received, recommended them to patronise his successor, and finally requested his debtors to pay their debts and his creditors 'to send their accounts, that they may be discharged'.

Benjamin however was not to break with his native city quite so quickly as his advertisement suggested. He remained at St John's until the end of the year and then—on 28 December—again took the Newfoundlanders into his confidence.

BENJAMIN BOWRING Watch Makers, etc.

Begs leave to return his most grateful acknowledgments to the Inhabitants of St John's, and of the Out-Harbors, for the truly liberal support he has received during the past Fall; and respectfully informs them that he is about to return to England, for the purpose of removing his Family to this place, and of selecting a new and excellent assortment of Gold and Silver Watches, Plate, Jewellery, etc. which he hopes to be enabled to offer to their notice early in the ensuing Spring.

Those persons who have entrusted him with Watches,

etc. for reparation, are respectfully informed that they will be ready for delivery before he leaves; and whilst he is under the necessity of declining, for the present, to undertake more work than he has already promised, he trusts that the temporary suspension of his business, which necessity alone occasions, will not prevent a renewal of favors, which he feels it will be his greatest study to deserve.

All who have demands upon him are desired to make

them immediately, that they may be settled.

III

Some time in the spring of 1816, after several stormy weeks at sea, Benjamin and his family arrived in those restless seas off Newfoundland where gale and fog are infrangible allies, and the island itself is a rock. Benjamin no doubt hoped for signs of approval from his wife and sons when the ship approached the famous entrance to the harbour of St John's; and they must have exclaimed with wonder as they went through the Narrows, with towering cliffs on either side, and watched how carefully the brig's master avoided the Merlin Rock—an underwater obstacle dangerously near the point at which incoming ships turn into the harbour proper. If there was any sun that day they must have noticed too how swiftly the colour of the cliffs varied from grey to a bright russet or a dark red-brown according to the changing moods of clouds and light. Then suddenly they would see the town itself and feel, no doubt, a sense of disappointment. For although today the city of St John's climbs high above the harbour, as Lisbon does on a vaster scale above the Tagus, in 1816 the town being little more than several drab and dreary streets must have provoked unflattering comparisons with Exeter's ancient dignities.

There was even worse to come, since Newfoundland was enduring one of the most rigorous seasons in her history. The end of the American war had brought with it an end of the boom in prices. Many merchants were ruined in the economic depression that followed. And to make matters worse, shipload after shipload

of immigrants from Ireland unduly swelled the island's hard-

pressed population.

Fortunately for himself Benjamin had built up reliable business connections in the town since 1811, and though the island faced starvation he reckoned, as most others did, that the crisis would pass. In hard reality it not only lasted for at least another couple of years, but during this time Benjamin and most other merchants in the town faced grave disasters.

He had arranged that when he brought his family over from Exeter his permanent house and place of business should be in Duckworth Street, and during his absence he had left both gold and silver watches and a number of grandfather clocks stored in temporary lodgings in a nearby street. This domestic hiatus, as it turned out, was fortunate in one respect. Within a few weeks of his departure Duckworth Street was swept by a disastrous fire which, at its height, threatened to wipe out the whole town. The blaze started during the evening of Monday 12 February in a neighbouring street, and before there was time to get it under control the flames, whipped by a south-easterly gale, spread to adjoining property. In the holocaust that followed about 120 houses were totally destroyed, and many more were badly damaged. To heighten the tragedy there was at this time neither fire brigade in the town nor a proper water supply, and heavy snow hampered the makeshift efforts to fight the fire. 'What increased the danger and added to the extent of the calamity', reported the Liverpool Times later, 'was the way in which the town of St John's is built. The houses are entirely of wood; not a brick being used, except in the chimneys. They are also irregularly built and huddle together. . . without regard to safety and order.'

Early the following morning a change of weather, bringing rain in place of snow, helped to check the fire. But by this time about 1,000 homeless men, women and children were looking to public charity for clothing, food and shelter. 'Their houses and provisions are destroyed,' said the *Liverpool Times* correspondent, 'and what augments their distress is the impossibility of vessels

entering the port with supplies in consequence of ice. . . . Many of the inmates had barely time to escape naked, so merely covered themselves with blankets and stood shivering in the storm and snow while all they had in the world perished before their eyes.' Six days later John Coote, Colonial Secretary at the Governor's House, Fort Townshend, reported another dismal aspect of the conflagration to the Governor, on leave at the time in England. 'Amidst this awful scene of confusion,' he wrote, 'it is a melancholy fact, that too many of the populace were more intent upon plundering the unfortunate sufferers than in affording them aid and assistance for the preservation of property, or the extinction of the flames.'

There could hardly have been a more inauspicious start to a new venture. Benjamin's Duckworth Street property, standing empty against his return, was either burned down or so badly damaged that he had to find new quarters when he arrived in the spring. But at least the stock he had stored in his lodgings was unscathed, and as he had brought back from Exeter considerably more with him, he was able to struggle on near the blackened ruins, while new wooden houses were built in their place. In the autumn he moved into new premises in Water Street, the town's main thoroughfare beside the harbour front.

This move completed, Benjamin—on 14 September 1816—once more assured the readers of the local Press that their commands would be thankfully received. He gratefully acknowledged the liberal support he had constantly experienced, and pledged himself that no attention should be wanting to secure its continuance. He also announced that he had for sale gold and silver watches, silver plate, fashionable jewellery, gilt and fancy ornaments, beads etc., cutlery, writing paper, prime English dip candles, soap, split peas, ladies' and gentlemen's fashionable wearing apparel. Modestly, he added that he had a variety of other articles; which was true enough. Not only had he arrived at St John's with large stocks of watches and fancy articles, but he had wisely ordered more from England when he saw how greatly local stocks of consumer goods had been diminished by

the fire. These he advertised in the *Public Ledger* on 5 November 1816: gold watch chains, seals and keys, gold and pearl brooches, silver and tortoise-shell snuff-boxes, smelling bottles, silver thimbles, ladies' reticules, purse and pelisse snaps, silver pencilcases, tooth-picks, caddie-shells and fruit knives.

Thus ended a year so fateful and fearsome that even at Christmas the season was bitter, and the spectre of famine continued to haunt the daily life of the island's poor. Benjamin for his part was able to hold on, partly because he had amassed some capital and partly because his clientele included richer folk—the colony's exporters of dried codfish, sealskins and oil, the Governor's establishment, the military officers of the garrison, visiting naval officers and finally the traders or sea-captains who arrived constantly from Spain, Portugal, Italy, North America and the old country.

IV

This strange new home which the Bowrings had chosen deserves a closer look not only because it conditioned Benjamin's career and the early fortunes of his descendants, but because it is absorbing in itself.

The first unusual sight ashore would be the fish flakes—a feature of St John's described by Lieutenant Chappell of His Majesty's Ship Rosamond, which visited Newfoundland as a convoy escort during the American war. 'On first entering the bays and ports of Newfoundland,' Chappell wrote in his memoir, 'the attention of a stranger is mostly attracted by the remarkable appearance exhibited by the innumerable stages erected along the sea-side for the salting and drying of cod. The shores around the harbour of St John's are entirely covered with them, and their construction is particularly simple. Numerous supporters, exactly resembling Kentish hop-poles, are first fixed in the ground; and the whole is finally overspread with a covering of dry fern. This sort of structure is called, by the fishermen, a Fish Flake: but there are other stages, erected in a similar manner, although

standing partly in the water, with a hut at their extremity, for the reception and salting of the cod, previous to its final removal to the Flakes, for the purpose of being dried in the sun.'

Once ashore, the family would also notice the profusion of wooden buildings, erected hugger-mugger near the wharves on streets and lanes that became muddy and almost impassable in wet weather. At night, they would discover, the streets were unlighted. The scavenging by day was almost non-existent. And even the Governor's house was a dilapidated wooden building, which helps to explain why until 1818 no Governor's lady had ever stayed in residence. There were in short few airs and graces.

Before Benjamin's arrival the principal food imports had been corned beef and flour from England, salt pork and flour from Ireland, and Hamburg bread (a euphemism for hard ship's biscuits) washed down by either Jamaica or Demerara rum, these being the fishermen's favourite beverages. Cod naturally was a staple food. But in an island, essentially a rock with little good pasture land near St John's, fresh meat was never easy to obtain; which also explains why the owner of any cow whose meat he hoped to sell, usually dressed it up in ribbons, and walked it from door to door taking orders where he could for any special parts of the beast his customers might desire.

As for the people it may be that at first they were rightly described by Chappell: 'The state of society in St John's is such as might be expected, in a place where the majority of the principal inhabitants have risen from the lowest fisherman. The vulgar arrogance of these upstarts is sometimes both ludicrous and offensive. Literature and polished manners are here unknown; and a stranger must not be surprised to observe a constant violation of the most ordinary rules of speech.'

It would be misleading however to accept the Lieutenant's comments as a definitive picture of the community. St John's was far from being unsophisticated. The gentlemen of the Town Garrison and the Navy held card and dancing assemblies, and the Governor gave dinner parties. There were amateur theatricals and a public reading room, maintained by subscriptions, in

which reposed the local newspapers and, many weeks late, the English public prints. It is also noteworthy that shortly before Benjamin's first arrival a grammar school had come into being, and better buildings had been going up since the 1811 edict. Judging by contemporary newspaper advertisements the diet of the people too was widening. Certainly in the summer of 1816 brigs were coming into St John's with hampers of Gloucester cheeses, Bristol tripe in kegs, pork in barrels, porter in casks and bottles, rum, and potatoes and dried hams from Ireland. One brig landed many of these commodities at a wharf where it was announced that the butter to be sold was 'of this year's make': the brig's rum was eight years old.

It was however the lower classes who most attracted Chappell's attention; and these he explained were generally composed of turbulent Irishmen. In fact the islanders had varied roots. True, English ships leaving west of England ports for the Grand Banks assisted a large-scale Irish immigration into the island by calling in at Cork and Waterford for additional supplies and taking on board young Irishmen only too anxious to go and fish on the Banks in the summer. But also there were many descendants of the old intrepid fishermen from Devon, Somerset, Dorset and the ports of Wales; there were immigrants from the Channel Islands; and on the south-west coast there were the French. Whatever their racial origins, because of the strenuous life they had to lead, perpetually at the mercy of the elements as they fought to get either fish from stormy or fog-bound seas or seals from desolate wastes of ice, the men of Newfoundland were sturdy and self-reliant. They were also superstitious.

From his West Country experience Benjamin knew already that the seafaring people of his time were a superstitious race. On arrival in Newfoundland he discovered that if the island's fishermen were rougher and possibly sturdier than those he had left behind, they were just as inclined to believe in the supernatural. To keep a friend or a lover many Newfoundlanders placed a black cat under a pot. If a fisherman's daughter threw a broken egg on the street opposite her home on St John's Day,

the initials of her future bridegroom would soon be made known. There was no end to shore myths like these. But the same was true at sea or in the harbour where Benjamin was just as likely to notice that the bows of a vessel were seldom turned against the sun when the anchor was being weighed; otherwise bad luck would haunt the voyage. He would also notice that in common with their counterparts in other parts of the world, Newfoundland's schooner owners grew nervous if they saw rats leaving one of their vessels, since they knew that some of the crew might be tempted to follow suit.

Benjamin and his family would also find the island's folk-lore, proverbs and place-names absorbing, for over the centuries Newfoundland has built up a treasury of these, though some of the sayings recorded may well be found elsewhere with variations. For instance:

'Old moon in the arms of new be no good for me nor you.'

'A fine Christmas, a fat churchyard.'

Apart from such mordant predictions, Benjamin would learn from the fishing community sayings sprung from its age-old association with the earth and sea, such as 'O, yes, he's an honest man when there are no anchors around', or the pleasant farewell to a traveller, 'Fair weather to you and snow to your heels.'

Whether they had snow at their heels or not, the unpredictable weather of their new island home, where temperatures have been known to drop suddenly at a degree a minute, must have astonished the Bowring household; and never more so perhaps than during their first autumn, a season when parts of the island are aflame with the reds, russets and yellows of dogweed, maple and wild pear trees. Later, too, the family would see the 'silver thaw', which comes when falling rain during a frost freezes quickly in a magnificent mantling of trees and shrubs. Later still they would endure from time to time snow, ice and winds far stronger than they had known before.

Such variable conditions are worth a closer look since the ele-

ments have inevitably influenced the development of Newfoundland, her people and industries. For that very reason it is worth stressing that the island's reputation for a permanently inhospitable climate is far from being deserved. The winter temperature, it is true, sometimes falls below zero; but this is unusual, and indeed autumn and winter often bring long periods of clear weather with brilliant sunshine and crystal-clear skies. It is true also that the weather can be very unpleasant between early March and late May when easterly winds quite often bring in drizzle and snow, and fog from the Atlantic. Yet though there is little or no spring the summer can be delightful, with temperatures often rising to 80° in July and August.

Probably, however, Benjamin and his family would find the intermittent spells of severe weather hard to bear after the milder climate of the West Country. Even a century ago, when efficient heating of houses was still a thing of the future, the Rev Julian Moreton was recording the hazards of domestic life and the real hardship that an old-time Newfoundland winter could sometimes bring.

'There was in my parlour', he wrote, 'a brick-built closet, adjoining both the parlour and kitchen fire-places, and supposed to be warmed by them. In this closet was the wine for Holy Communion. On Sunday morning I looked there to see whether the wine was put out ready for use that day, and found it then in proper condition. An hour after, when I went to take it thence to the church, it was frozen as thick as fruit jelly.'

He went on: 'Milk freezes solid, and we commonly cut it into pieces in the jug for use at table. If any coffee overflow your cup, it will quickly freeze in the saucer; so that upon raising the cup to drink, its saucer is lifted with it. The door-handles, fire-irons and all other metal that you touch cling to your hand and will tear off your skin if you too quickly relax your hold. . . . A schoolmaster at one of my stations has lost great part of both hands and feet, owing to his having been overtaken and out-wearied

in a storm. Aged people, having but languid circulation, are liable to frost burning in their beds.'

Such perilous conditions were obviously abnormal, if we are to place reliance on the view of another clergyman, the Rev M. Harvey, recorded in 1894. 'Winter', he wrote, 'is the season of social enjoyments of all kinds, and is far from being unpleasant. Nothing can be more exhilarating than the bracing air of a fine winter's day with the hard, crisp snow underfoot and a bright sun overhead. . . . The destructive tornados and cyclones which often spread havoc in certain portions of the North American continent are unknown in Newfoundland; blizzards are rare, and the American cloudburst is never experienced.'

Making allowance for patriotic exaggeration, Harvey's view corresponds with modern experience; and without doubt the low temperatures between December and April, though harsh enough, are far less severe than those which prevail on the mainland of Canada. Yet in a strange way the true picture of Newfoundland's weather has always been subject to romantic distortion, and myth has found readier acceptance than fact, as witness the splendid story in an Army officer's memoir that when the wind blew on the island—as it always did—the people walked out 'tied two and two together'.

Fog created by the meeting of Arctic currents with the Gulf Stream on the Grand Banks, and then rolled in by southerly or south-westerly winds is another climatic feature long cherished in tall tales, but this is much less generally prevalent over the island than is often believed. In 1841, a time when travellers' reports of Newfoundland being little more than a 'fish-and-fogland' were much in vogue on the other side of the Atlantic, only 17½ days of thick fog were recorded in St John's throughout the year. But in other years there were many more as further proof of Newfoundland's climatic variances, which are really not in dispute. To take at random two similar months in different years, April 1843 was a month of fine warm weather, but in April 1961 there were snowfalls of three to four feet, and at the beginning of May persistent north-east winds packed almost the whole of the

island's coast with so much ice from the Arctic that ships were unable to reach either St John's or the outports, and certain

supplies began to run short.

Another source of wonderment to Benjamin's family may well have been the island's place-names. In Devon the family had been surrounded by euphonious names; and in Somerset, during his courtship days, Benjamin had wandered through Monksilver, Combe Florey, Ash Priors, Bishop's Lydeard and Wiveliscombe itself. When he introduced his family to Newfoundland they would therefore be all the more pleased to find the island medallioned with descriptions quite as melodious as those they had left behind them-Spaniard's Bay, for instance, Harbour Grace, Heart's Content, Heart's Desire and Little Heart's Ease. There was even a Brunette, for which there is a lot to be said in any part of the world, and the oddly named Hare's Ears Point. But also, to add another colourful contrast to the family's first impressions, they were soon made aware of Maggoty Cove, Muddy Hole, Madman Rock, Stinking Bank, Pinch Gut, Dead Lobster Bay, Joe Batt's Arm, and best of all perhaps the Annieopsquotch Mountains.

All this of course gave the island a warming intimacy. Its loves and hates were open, its usages a gallimaufry based on English, Scottish, Irish, Welsh and French traditions, and its superstitions as old as the 16th-century seas which brought the first fishermen to its shores. It was also a place where everyone knew everyone else, and thrived, as the saying goes, on taking in each other's washing. There was indeed a worthy lady named Mrs Ball, in 1816, who did this literally: hence the following notice in the Newfoundland Royal Gazette:

MRS BALL

Having let out her MANGLE for the last six months, begs leave to inform the ladies, gentlemen and Public in general, that she has it again in possession; and returning her sincere thanks for the liberal encouragement already received from those who have been pleased to entrust her with the care of their Clothes, solicits a continuance of their

support, confidently hoping that every satisfaction will be given in the execution of any future commands, with which she may be favored, at the Devonshire Inn, *Duckworth Street*, third door West of the House formerly occupied by Justice Williams.

By this appeal it looks as if the worthy Mrs Ball might well have resembled Charles Dickens' character: 'O, Mrs Higden, Mrs Higden, you was a woman and a mother, and a mangler in a million million.' So too most likely was Benjamin's Charlotte, a lady with an independent mind and a lively temperament, who would not readily entrust her household chores to anyone except her own house servant or herself.

Mrs Benjamin has an honoured place in the Bowring story. She was not only a loving wife and mother but a shrewd and wise counsellor. By all accounts it was her keen eye which had quickly discovered that the people of Newfoundland needed a wider range of household ware and clothing; and it was she who persuaded Benjamin to include such items in the widening scope of his imports. Thus by 1817 we find John Pitts, son of the Pitts who had encouraged Benjamin's move to St John's, ordering from the Bowring store a shaving box, 12 yards of gown cotton, a marcella waistcoat, a pair of 'superfine trowsers', four hand-kerchiefs, and a pair of scissors.

Though 1817 was a year of sustained depression, at least the Bowrings were comfortably settled in their new home, and Benjamin's business was making headway. Along Duckworth Street, largely burned down the previous year, new wooden buildings had been run up at speed; and from his own head-quarters in Water Street Benjamin was looking confidently forward to a fresh enlargement of his business when out of a dark November night came another calamitous fire.

To many it looked as if some malign fate wished to crush the community's business life altogether, for this first great blaze on 7 November was followed by yet another two weeks later. The effect was catastrophic. The whole of Water Street, with all its stores and warehouses packed with food and supplies for

the winter, was destroyed. Even wharves along the harbour-side went up in flames. In all about 300 houses were burned to the ground, including Benjamin's, and 2,000 people rendered homeless.

Some idea of the misery, panic and human conflict involved is given in the report of a naval officer who was in charge of volunteer fire-fighting parties: 'The frightened inhabitants,' he wrote, 'suddenly aroused from deep sleep, issued forth in dismay from their dwellings at the well-known clang of the fire-bell. Women with children in their arms, and many with helpless infants at their breasts were seen flying in every direction, en chemise, for refuge to their more fortunate friends situated at a distance from the fire, which rapidly spread amongst the streets, consisting entirely of wooden houses, or to the church, the constant asylum on each of these calamitous occasions. Every aid that could possibly be spared, consistent with the safety of the squadron, was instantly sent to the scene of the devastation. Parties were despatched provided with buckets, hawsers, hatchets and every other auxiliary implement that the experienced could devise for subduing the fire. . . . Being amongst the first of those officers who proceeded ashore with a view to tranquillising the tumult of the people, we were surprised to witness, amid this scene of horror and destruction, such a manifest of opposite feeling. Those who were insured were philosophically passive and submitted to their fate without a murmur; whilst on the contrary, those uninsured were either too irresolute or too furious in their conduct to be practically useful. The rich, awaiting destruction of their property, were almost frantic with despair; whilst the poor (particularly the Paddies) were delighted beyond all measure at the plunder which presented itself, and the favourable opportunity now afforded them to retaliate past favours upon their employers.'

Thus did confusion, as ever, breed confusion. When the fire was at its peak there were even moments of near-riot between the townsfolk and the troops and sailors. In one sense this was not surprising. The disinterested naval eye, attuned to crisis and

decision, had seen in a twinkling that the demolition of a house or two in the path of the fire would greatly help to keep the flames in check. Unhappily this view was abhorrent to the houses' owners, though eventually demolitions of this kind were necessary.

Looting was one of the more unsavoury side-effects of these outbreaks. During and after the 1817 fire it was in fact so widespread that the Governor ordered the army garrison in St John's to mount anti-looting guards throughout the town, and groups of civilian vigilantes were formed at the same time to patrol the street at night for the protection of goods and property. Despite the prevalence of this sort of pillage (and the obvious temptations of a jeweller's stock) Benjamin's shop, eventually burned down, escaped the earlier attention of the looting gangs. Indeed, he was able, ten days after the fire, in a characteristically polite advertisement, to return his most grateful thanks to those friends who had so eagerly and so cheerfully assisted in removing his property from his late premises during the fire of the morning of the 21st instant. Without that assistance, he said, the business would have been wiped out. But luckily the stock that he had been able to salvage was enough to keep him going; and by early December he had been able to find new premises from which he could start to make good his losses. He ended his announcement with a worthy statement of his personal position:

All Persons to whom he (Benjamin Bowring) may be indebted are requested to bring in their accounts, that they may be paid, and he trusts that those who may be indebted to him will immediately settle the amounts of their several Balances, as the loss he has lately experienced will render this absolutely necessary.

To make the colony's plight more perilous still, an unusually rigorous winter had closed in with a grip of ice, so that the shipping which might have brought food for the starving came to a standstill. The authorities were deeply disturbed. As an official report put it: 'Several hundred men in the prime of life, without money or the means of being employed, without adequate

clothing or food, are at the hour of midnight wandering amidst the smoking ruins to seek warmth from the ashes and food from the refuse of half consumed fish. In dwelling houses the misery is little less. Many families, once in affluence, are now in absolute want. Within these two days two men have been found perished of cold, and many hundreds must experience a similar fate if humanity does not promptly and effectually step forward to their relief.'

There was another problem. As ships remained ice-bound and weeks went by with little hope of relief, law and order in the colony went by the board. Gangs of starving men scoured the countryside in search of food, ready to kill for it if necessary. A supply ship forced into Bay Bulls in distress was held there by a local crowd until half her of provisions were handed over, while the crews of two icebound ships from Devon had to share their own meagre rations with the settlers under threat of murder. Later, provisions arrived from Boston and New York to alleviate the widespread hardship.

The awful consequence of these fires began at last to stimulate official thought towards actively preventing recurrences in the future; and in December 1817 the Governor, Sir Francis Pickmore, announced that he was seeking the advice and instructions of the British government. He attributed the severity of the November fires to the narrowness of the streets and the contiguity of the houses. With a view to better planning in the future he restricted immediate development to temporary buildings. Any project was subject to his personal authority.

By May of the following year the planned rebuilding of the town was being pressed as a matter of urgency in the House of Commons. The urgency was underlined that summer by another outbreak; and by the end of the year a Bill had been drafted prescribing wider streets, more fire-breaks and other precautions. On 19 July 1819, however, part of the town was again destroyed by fire before such measures could be introduced on any scale. Luckily, the damage was relatively slight; there was no loss of life; and Benjamin Bowring was not affected.

By this time, as we should expect, human nature, business instinct and pioneering energy were growing impatient of prolonged negotiations between St John's and London. Significantly, a few years later, one of the colony's social reformers, Patrick Morris, pointed out that the rebuilding Act did not materialise until 1820, by which time the town had been largely rebuilt in its old haphazard way. He also argued that the lack of a local legislature had been at least partly responsible for the disasters of 1816 and 1817, a view which Benjamin held strongly. Indeed throughout the 1820s Benjamin became a public figure in St John's, not merely because of the growth of his business but because he took a prominent part in the island's politics. This seems natural enough, for he had been brought up in his family's Radical traddition. But in his own right he was a convinced Liberal; and according to Prowse he was 'very active and intelligent'. He insisted always that Newfoundland should have its own legislature to secure adequate anti-fire measures. He also wished to make the island less dependent on the unpredictable cod and seals. He wanted it developed, and as a first step urged that proper roads should be constructed between St John's and such outports as Portugal Cove, Topsail and Bay Bulls.

It was due partly to the pressure of Benjamin Bowring and his friends and partly to the sagacity of a new Governor, Sir Thomas Cochrane, that the '20s saw a big step forward in the island's amenities. For the first time it got a Supreme Court of its own by an 1824 Act of Parliament. New roads were built and existing ones improved. Cochrane also tried to encourage agriculture in those less rocky parts of the island where husbandry might have a chance of flourishing, and he gave St John's a new dignity with the erection of the capacious stone-built Government House which has remained the official residence of the Governor of Newfoundland, or Lieutenant-Governor as he has been called since Newfoundland joined the Confederation of Canada. He was in fact embarked on a miniature New Deal, of which Benjamin Bowring heartily approved, since it aimed at providing employment, and making the island less dependent on

seasonal industries. It is interesting to discover too that Cochrane even favoured a Town Council for St John's, with its own byelaws and power to levy rates on houses and land. This proposal had been discussed at a town meeting which duly appointed a Committee of 30, including the enthusiastic Benjamin, to press what quickly proved to be a far from popular proposal.

In these various ways, then, Benjamin Bowring had much on his hands in the 1820s, the more especially as 1818 had brought quick recovery from the set-back of the two great fires of the previous winter. After several years of depression the island's seal fishery had enjoyed a highly successful season. A great deal of new house-building was going on at St John's. In common with most other merchant-houses the Bowring stores were again busily importing all sorts of merchandise from the Old Country. Benjamin even made a speculative investment in some 3,000 acres of land on Prince Edward Island, which he bought cheaply from the trustees of a bankrupt St John's company. This firm had originally bought the land in the hope of offering it in lots to agricultural immigrants from Europe. Benjamin shared their vision of future riches from the property. But in the outcome this was not one of his happier ventures. By force of circumstances he was an unusually remote absentee landlord, and had very little control over the project. At one stage, indeed, after he had left Newfoundland for good, he even had to ask his son Edward in St John's for such elementary details as 'the extent of the land occupied by the various squatters who have been kind enough to settle there without leave'. Eventually, having persevered off and on for more than 20 years, he put the land back on the market and withdrew willingly from the scene when he found a buyer.

3. Benjamin's First Fleet

I

Though Benjamin's career as a landlord on Prince Edward Island may seem a trifle out of character, there was a much more purposeful air about his resolve to become a shipowner. By 1823 he had become the owner of several vessels. The first was a 44-ton schooner, colonial-built somewhere along the North Atlantic seaboard and appropriately called *Charlotte* after his wife. Then came two bigger schooners, *Eagle* and *Dove*, obviously sister ships since the tonnage of each was 91 tons and they were both built on Prince Edward Island.

Evidently Benjamin had made a remarkable recovery from his earlier misfortunes. By becoming a shipowner, even if only in a small way, he had won for himself greater standing in the colony. But also he had obtained his own wharf by 1823, and the local press carried his sailing advertisements. For example:

Sailing for BRISTOL, at the Wharf of Benjamin Bowring, the schooner *Eagle*, in which we offer freight space.

The 91-ton Eagle—a single-deck vessel made of pine, black birch and oak, with a draught of 10 feet when loaded—had been to Bristol before. Soon she was to be in Demerara to load a cargo of rum and molasses ordered by a merchant at Liverpool where she would pick up a general cargo for Benjamin himself. Such were the tramping habits of the time: the smallest ships went immense distances, and the risks were great.

This was particularly true of the North American seaboard where the ocean has savage climatic allies. From autumn to spring raging gales sweep down the St Lawrence valley towards a stretch of grey and often storm-tossed water sometimes made still more turbulent by hurricanes which roar out of the Caribbean

and then rush nor'-eastward as far as Newfoundland and Labrador.¹ This season also brings the ice—ice floating southward from the Arctic in dangerous masses that obstruct the trade routes and continue as a threat to shipping long after their first break-up in spring. Finally, as perhaps the greatest hazard of all, there is fog. As Farley Mowat, with intimate knowledge of the region, puts it in *The Grey Seas Under*:

There is no fog anywhere to compare with the palpable grey shroud which lies almost perpetually across the northern sea approaches, and which often flows far over the land itself. There are not a score of days during any given year when between Labrador and the Gulf of Maine the fog vanishes completely. Even in the rare fine days of summer it remains in wait, a dozen or so miles offshore, ready at any moment to roll in and obliterate the world. It has presence, continuity, and a vitality that verges on the animate. In conjunction with its ready ally, the rock-girt coasts, it is a great killer of men and ships.

Benjamin was therefore taking a risk when he modestly began his new career as a shipowner, for ships of sail could be easily lost in these waters, and often were. But the step was inevitable. Though the losses were many, the island's approval went to those who had ships of their own and employed sailors—some on the Grand Banks fishing for cod, others hunting seals off the northerly coasts of the island itself, and the rest carrying cargo. Benjamin was in the latter class, and henceforward he was increasingly engaged in the island's traditional trade—supplying fishermen (and others) with goods from overseas and in turn exporting their produce. Only too soon, as we shall see, he was to have an agonising reminder of the perils of sea travel.

In 1824 Benjamin's eldest son William reached the age of 21, whereupon his father changed the style of the business to Benjamin Bowring and Son. William's younger brother, Charles, was then 16. William must have been a valuable partner at St John's, the more so as Benjamin had begun to visit England from time to time to purchase an increasing variety of articles

¹ Nowadays there is ample warning of these hurricanes. No sooner does a Caribbean hurricane set out on its furious and often unpredictable track than the ships off Newfoundland and the Maritime Provinces are alerted.

for his stores, and to sell cod and seal products in a wide range of markets. That these by 1830 included London, Liverpool, Manchester, Birmingham, Chagford and of course Exeter shows the growth of his trade. In London he did business through several Bowring cousins engaged in wholesale haberdashery. At Liverpool, where his trade expanded rapidly in the later '20s, he banked with a firm called Fletcher and Company until 1833 when this house went under in the Roscoe Bank crash, and in consequence he opened an account with Arthur Heywood, Sons and Company, a firm taken over later by Martins Bank with whom the firm has maintained an account to this day. Benjamin's agent was John Cropper, a friend and fellow Unitarian like the Heywoods and many others among his business associates.

Arthur Wardle, in Benjamin Bowring and his Descendants, has an intriguing description of the nature of his financial transactions at Liverpool and in particular how he paid for goods to be sold in Newfoundland. 'Payment for these', says Wardle, 'was usually made from the proceeds of his sales of Newfoundland produce in England, by bills of exchange, or by the sales of coins taken over by Benjamin himself. The currency complications under which Newfoundland merchants traded in those days is indicated in the following specifications of 13 parcels of coin shipped by Benjamin Bowring to his Liverpool agent in 1833 per the brig

Samuel:

	f_{ω}	s.	d.
101 five Frank pieces	80	16	0
44 Mexican and other Dollars	38	0	0
104 Portuguese Crusade Novas	47	13	0
Sundry Spanish Silver Coins		3	
British Colonial Coins		10	
Sundry French Coins	19	8	0
Sundry Small Portuguese Coins	5	17	0
Demerary and Essequibo Tokens	_	15	
Sundry Old Sterling Coins	8	0	0
Sundry Silver Coins	4	12	0
Irish Silver Bank Tokens	3	18	0
13 pieces Spanish and American Gold Coins)			
1 French 20 Frank Piece	I	19	10

Another parcel forwarded by the same vessel to his bankers at Liverpool contained 32 guineas, 11 half-guineas, 7 sovereigns, 7 half-sovereigns, and 2 seven-shilling pieces. 'I also send you,' wrote Benjamin, 'the half of the Bank of England Note No. 2728 for £10, of which the other half was sent you per Highlander, as per duplicate herewith.' The last arrangement was accepted practice at the time as a safeguard against loss of notes at sea.

This period of prosperity and expansion was darkened for the Bowrings by a family tragedy. In 1828 the eldest son William, by this time 25, sailed from Newfoundland for the West Country in the brig *Matilda*. The purpose of his voyage was to meet Harriet Harvey of Moretonhampstead, an attractive young lady whom his father hoped he might subsequently marry. Harriet was the daughter of George Harvey, a Devonshire soap maker and tallow chandler, with whom Benjamin did business. Benjamin had met her often on his visits to England and had formed such a high opinion of her qualities that he encouraged William to make the journey to her home. But, alas for these hopes, the brig *Matilda* vanished without trace somewhere in the Atlantic.

Though deeply shaken by the loss of his eldest son, Benjamin was not deterred from his own transatlantic travels. Early in June 1830—three months after convening a meeting of his Ward Fire Association at the Globe Tavern—he again arrived at Liverpool with the usual multifarious collection of foreign coinage for his banker. He was accompanied this time by two of his sons, Henry (1814–1893) and Edward (1819–1873). The other two—Charles Tricks (1808–1885), who was now the eldest, and John (1824–1886)—remained at home.

There were several reasons for this particular journey. Firstly, he had decided to have Henry and Edward educated in England for a time, and he went to Exeter to place them in a boarding school. Having returned to Liverpool, where he concluded deals with a number of city merchants, he then set off on a tour in search of new merchandise for the store.

Since 1804 the population of Newfoundland had increased by 40,000; the demand for consumer goods was growing; and

Benjamin, assiduous as ever, was widening the range of his lines. However, the really important object in all this flurry of travel and business was his new concentration on Liverpool. For a whole year he spent most of his time there, selling oil and sealskins from St John's and sending back the manufactured goods he bought on visits to the north of England. In London, where a cousin was purchasing agent, goods for Benjamin Bowring and Son were shipped direct to St John's from the Thames. Most of his Exeter purchases also went direct—from West Country ports.

In July 1831, with his transatlantic commerce immeasurably strengthened, Benjamin recrossed the Atlantic, to be greeted warmly by his family and friends, who must have rejoiced to hear once more his humorous, forthright comments on people and affairs, and his traveller's tales. Yet somehow it seems a long absence; one that recalls the lengthy visits he paid to St John's from Exeter between 1811 and 1816. It once again begins to look as if a change is in the air.

II

Though 1832 was a momentous year in the family's history, it started badly. Winter ice lasted long on the coast to the detriment of Benjamin's own little ships, any he may have chartered, and those, in the course of his normal commerce, that usually brought goods from England and took back cod oil and sealskin. His own immediate plans remained unchanged. If he was to alter the fabric of his business, which he was almost bound to do if it was to be enlarged on the scale of his ambition, then first things had to come first; and of these the most important was to get his son and heir, Charles, married and leave him firmly and happily established at St John's before he himself, as now seemed certain, left the colony.

At this delicate point of decision there comes the reprise of an old theme. In the summer of 1832 Charles Tricks Bowring, now 24, sailed at his father's suggestion on a mission which, as it turned out, involved not only the purchase of merchandise but

the pursuit of a bride. He was away for a year, and much of his time was spent at Moretonhampstead, home of Harriet Harvey whom his elder brother William had been going to meet on his ill-fated voyage four years earlier. Charles and Harriet soon got engaged, to Benjamin's great delight.

'I think', he wrote to Harriet's father, 'that as far as Charles' character, disposition and prospects go you need not be under any anxiety respecting your daughter's happiness. He has become a partner in a concern which in confidence I may tell you has been a very profitable one and I believe with good management and industry is likely to be an increasing and permanent one. The concern is in debt, I believe I can safely say, to no one but myself, and although our stock is large and involves property to a large amount there is every prospect, if no accident happens, that he will in a very little while be free of me also.'

Happy at the outcome of his matchmaking and the further news that his 13-year-old son Edward had finished school at Exeter and would be returning soon to enter the business, Benjamin turned aside to other issues. First and foremost there was the autumn election of Newfoundland's first legislature, the constitutional advance for which he had campaigned ever since the fire of 1817. Benjamin himself was not a candidate, nor had he at any time been willing to stand as one, for his mind was now made up. He would await the return of Charles and his bride in the spring of 1833, and then return to England later in the year. Charles would be left in charge of the Newfoundland business. He himself would look after its English end from Liverpool. Together they would operate a transatlantic brig.

The election for the new House of Assembly took place in November, after yet another dreadful fire at the outport of Harbour Grace, in Conception Bay, which reduced almost the whole town to ruins, left 600 people homeless, and burned down the premises of one of Benjamin's trading associates. All this naturally stimulated Benjamin's unshakable belief that only a local legislature on the spot could carry through the necessary

anti-fire safety measures in colonial towns predominantly built not of Whitehall stone but of local wood.

Though not a candidate himself, he served on an election committee and took care to buttress his case by quoting the most recent fire at St John's in 1831. The elections were over by the last week of November. There was then a pause till New Year's Day (1833), when Newfoundland's first House of Assembly was duly opened with what Prowse calls 'all due pomp and ceremony'. A London cartoonist, less reverently, caricatured it as the 'Bow-wow Parliament'. As one would almost expect in such a jeu d'esprit, Mr Speaker was portrayed as a large bewigged Newfoundland dog presiding over lesser canines in suitable language:

'As many as are of that opinion say—bow; of the contrary—wow; the bows have it.'

Benjamin's view of the occasion was more dignified, but not without a glint of humour. Some days after the opening he wrote to his agent at Liverpool: 'We are all so much enraptured with the meeting of our fifteen honourable members that nothing else but politics are talked of. I am not quite sure but the results may surprise the world. It is not yet settled, but the prophecy of one of the seers that the Vine and the Fig Tree shall grow and flourish in our hitherto bleak and snow-clad hills may be realised and that our valleys may wave with golden corn.'

The events of the next few months, however, were a far cry from prevailing visions of splendid things to come. In the first week of January the store apprentice became as ill as he had been inept, and Benjamin wrote hurriedly to England for a new one—preferably, he said, from a respectable Unitarian family. By the end of the month he had experienced considerable loss because of the long-delayed arrival of the brig *Monica*, a vessel carrying a large cargo from Liverpool for his store. That *Monica*'s master happened to be called Noah merely added pith to Benjamin's satire. The ship had taken 105 days to make the crossing. She had landed her particular cargo at the end of its 'selling season',

and most of it was badly damaged by the time she arrived. Benjamin erupted in a letter to Liverpool: 'Confound her! I say. An old beastly Tub! I believe such a Noah, such an Ark, and such a crew were never before matched together.'

Then came another lull, with commerce steady and Benjamin busily completing his arrangements to sail to Liverpool in the autumn. His son Charles and Harriet Harvey had been married at Moretonhampstead on 13 April. A few days later they had taken passage at London in the brig Fortitude, on a tempestuous five-week voyage which demanded from the passengers all the courage vested in the vessel's name. Benjamin and his wife were therefore all the more delighted when Charles and his bride arrived towards the end of May, and for some weeks no family could have been more happily united.

There was another reason for Benjamin's serenity. To its credit one of the first provisions passed by the new legislature was the conscription of a fire service. On this he had set his heart. It was also decreed that in critical zones, such as the cramped business area around Water Street, all new building should be in stone or should be fire-proofed with tiles or metal sheeting. He was also pleased there were to be more fire-breaks. At the same time he was capable of looking at the blossoming political scene with the wry detachment of the true businessman. 'I wish', he wrote to his Liverpool agent, 'that the House of Assembly would begin by ordering off the Ice which has at this early season of the year already settled down on our harbour, for it is very annoying that our Vessels should be prevented from sailing as they now are.'

Unhappily for the Bowrings the new precautions came too late. Before long another disastrous fire savagely underlined his repeated warnings throughout the '20s that something should be done to control St John's haphazard expansion. St John's, in fact, was no less vulnerable a fire risk in 1833 than it had been 20 years earlier. This Benjamin realised with fresh bitterness when early in the morning of 7 July, yet another fire razed his premises to the ground.

'I am sure you will condole with me', he wrote at once to his Liverpool agent, 'when I tell you that I have again been subjected to the destructive Element which has so often devastated this unfortunate town. We were alarmed on Sunday morning about 2 o'clock by the cry of Fire, which we found proceeded from the house of Mr J. B. Thompson (a merchant and schooner owner who was killed in the blaze with his daughter), only three doors away from us. We immediately endeavoured to save what we could and we were actively and nobly assisted by our Friends who came to our assistance, but as we had only about half an hour between the first alarm and the premises occupied by me being in full blaze we could of course do nothing. I fear that the Insurance I have made will by no means cover my loss within 12 or 14 Hundred Pounds, but in the confusion of the present moment this only amounts to conjecture.' He added characteristically that Bowring and Son were still solvent, their name and fame were also worth something, and any balances owed to his agent and a very few others were perfectly safe.

In this daunting situation a lesser man might have lost heart; and indeed there is weariness as well as fortitude in a letter he shortly wrote to a Liverpool business friend: 'I can assure you that if it were not for my Son, I would not incur the hazard and trouble of beginning the world afresh, but he has lately married and brought out his wife under an expectancy of sharing in a business which has been far from unprofitable, and I am loth to leave him without that protection which I think my name and capital, small as it may be, will afford him.'

Benjamin had in fact instantly postponed his departure from the island for at least a year. It was a typical decision. Throughout his life, when quick decisions had to be taken at crucial moments, Benjamin always acted energetically and without hesitation. Thus he wasted not a day more than was necessary in writing to his insurance company. He immediately found and rented temporary premises and at the same time drew up plans for a new stone building. Within a month he and his son were advertising for auction the damaged remnants of their salvaged stock. Two weeks later, from their new premises, they were offering their customers, among other things, imported cognac in hogsheads, cast iron ware, window glass, black pepper in bags and mustard in kegs, together with 'a large assortment of Manchester goods received since the last fire'.

Determination could hardly have gone further, nor recovery been more swift. In April, Bowring and Son helped to outfit some 125 ships and 3,000 men for the annual seal hunt. Work on the new stone building went ahead, and trade picked up again. Also, Charles' reaction to the crisis had convinced his father that he could now safely be left in charge of the business at St John's, while he himself went to Liverpool. There seemed no reason to delay his departure for England any longer.

Having taken his decision, Benjamin with his usual thorough-

ness put his affairs in order. On 29 June he signed a power of attorney giving Charles freedom to handle the company's affairs. He also left detailed instructions for the completion of the new building, and reached agreement with his son that they would buy the new ship they were looking for as soon as possible. Charles for his part was to write to his father 'by every Vessel for England, so that very soon after I land I may hear how you get on'. This last request was contained in a final compendium of instructions, which Benjamin left behind for his son. It ended:

'I do not think I have anything more to remark on than generally request you will exert yourself to the utmost to conduct the Business now left to your charge actively, honourably and profitably, and to offer ardent prayers to the Common Father of all for the health, welfare and happiness of you and every part of the Family. I am, my dear Charles, with sincere affection, Your friend and father, Benjamin Bowring.'

And so, at the end of June, Benjamin sailed out of St John's for the last time. As he stood on the deck of the brig Balclutha with his wife, his little daughter Charlotte (called after her as his first ship was), and his youngest son John, and watched the rugged coastline of Newfoundland slip over the horizon, he

might well have recalled his first sight of the harbour 23 years earlier. Then, he had been a watchmaker and a modest trader with his way to make. Now he was a merchant and shipowner, highly respected in the colony, tolerably rich, and also, though he did not know it at the time, the founder of a business house which was to flourish beyond his rosiest dreams.

4. 'A Thicket of Business'

T

Benjamin and his family arrived in the Clyde on 15 July 1834 after a tempestuous crossing. For close on 2,000 miles the gales that tossed their 182-ton ship about the ocean had been, in Benjamin's words, enough 'to split sheet iron', and further trials lay ahead.

At Greenock they transferred from their sailing brig Balclutha to the steamboat Vulcan bound for Liverpool. But, soon after leaving port, the Vulcan's boiler burst and it took them another 10 days to reach the Mersey. Here once again Benjamin must have been impressed as he looked around to see the river bristling with the masts of anchored ships and gleaming with the white sails of vessels arriving or departing. But his wife and family hardly saw Liverpool at all, since Benjamin swept them off for more travel almost as soon as they arrived. He took them, first, to see the sights of London, and then went on to Exeter and Moretonhampstead, home of both his mother, who had recently died, and Harriet Harvey, wife of his son Charles Tricks (as he will henceforth be known to differentiate him from other Charleses to come). Having accomplished this long and tiring journey by way of the new railway line to Manchester and a series of stage coaches, Benjamin hastened back to London and took passage on a steamship bound for Hull.

There was a good reason for this trip. He had undertaken to look around the northern industrial towns for new stocks of manufactured goods and have them sent out as soon as possible to St John's. He was therefore determined to waste no time.

Early in the morning of Tuesday 19 August, with 120 others, he sailed from London in the steampacket Yorkshireman, hoping

50 miles.'

to catch a coach at Hull next morning which would get him to Leeds by the afternoon of the 20th. Off Woolwich, unfortunately, there was a short unscheduled stop when the ship ran aground, which was only a foretaste of worse to come. About 30 miles out from the mouth of the Humber, the boiler gave way, and this, as Benjamin put it, left the ship like 'a mere log upon the water'. To make matters worse, the captain, hoping to avoid salvage claims, refused to hoist a distress signal. Instead, he explained, he 'would attempt to beat her in by the use of her sails', though the prevailing weather made this quite impossible. Twenty-four hours later Benjamin with one or two other nautically minded passengers persuaded the captain to take advantage of the tide and bring the vessel as close as possible to the Lincolnshire coast. He then volunteered with three others to row ashore—a distance of fully 12 miles—and send off an express messenger to Hull, explaining the delay in the ship's arrival.

'Very fortunately', he wrote later, 'the captain of a revenue cutter, seeing the steam boat without his steam and without a signal of distress, and seeing us also leave her in a rowing boat, fancied we were upon a smuggling expedition and determined to cut us off, which he did. When he was informed of the circumstances he promptly offered to go to the assistance of the boat, and we went on board the cutter which took the steamer in tow and absolutely dragged her up to Hull (a very stiff breeze having sprung up) so that we arrived, contrary to the expectations of every one, late on the Thursday night, having been towed fully

Although probably rather dispirited by this time Benjamin may well have looked around in Hull for the new ship that he and Charles had decided to add to their little fleet. His other business in the north, including buying expeditions to Dewsbury and Manchester, kept him occupied for a fortnight. Then, by the beginning of September, still undaunted after three months of incessant travel, he was back in Liverpool and ready to set up house.

H

There could scarcely have been found greater contrasts than those between the antique graces of Exeter, which Benjamin had left behind him in 1816, the robust and rocky fisherman's island on which he had spent 18 years, and the conglomeration of docks, factories, houses and squalid slums which comprised Liverpool in 1834 when he made it his permanent home. A boom town of the Industrial Revolution it had drawn in from Ireland, Wales and England thousands of work-hungry countrymen and women, who sought in the city conditions better than on the land and found them worse. Only too soon those who did find work were huddled together in mean slums, where the combined wages of the family proved scarcely sufficient for food, clothing and the universal anodyne of alcohol. Some of those not fortunate enough to find work (or not so honest and persevering as those who did) infested the city's darker streets and its outskirts as highwaymen, footpads and cutpurses, stopping coaches or horsemen on the highway and robbing lonely pedestrians. As in fact the writ of the law hardly ran at all outside the sprawling city limits or even through all its streets after nightfall, and as even transportation and the death penalty seemed no deterrent to the marauders, those who walked abroad at nights usually carried arms.

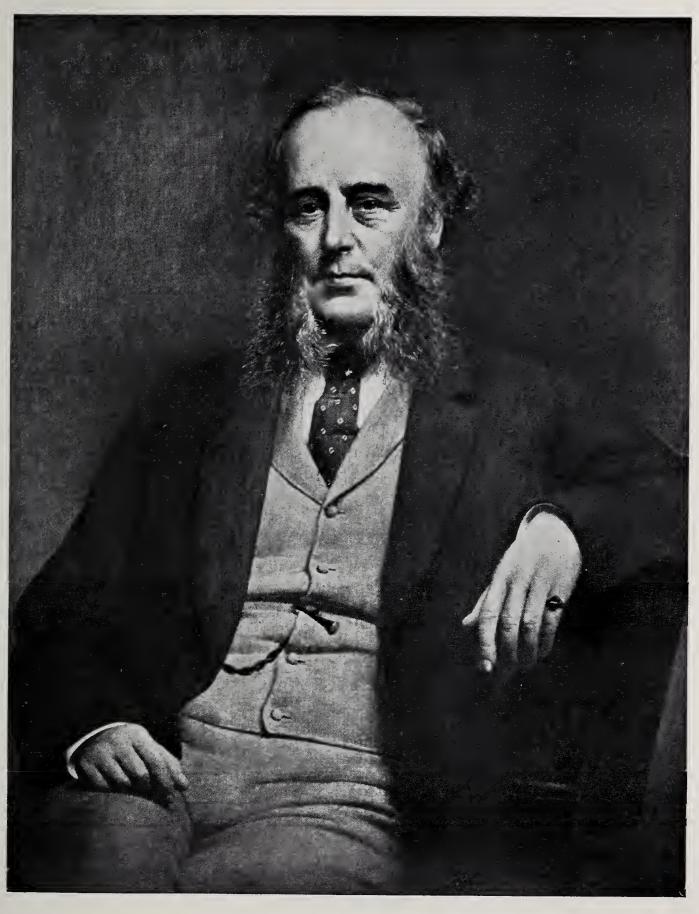
Liverpool was not of course exceptional in this. The rapid expansion of industry, transport and commerce had outpaced social services and social thinking. On Merseyside, as on Clydeside and in London, men were so engrossed in making goods and money that most of them found little time to devote to the social problems created by the Industrial Revolution; and these when Benjamin arrived in the city were grave. Sometimes, it is true, the hand of charity gave back to 'the distressed' a little of what the hand of laissez-faire had taken. Not so long before Benjamin's arrival, there was a winter freeze-up so prolonged that the Treasurer of Liverpool was authorised to pay £500 towards the provision of soup, coals and other necessaries for the poor. But the sombre fact remained that in Liverpool, as in most industrial

centres, the poor were not only very poor but were easy victims to the ills of indigence—to cholera, which in 1834 was epidemic, and to tuberculosis, diphtheria and scarlet fever, which were endemic. Yet the population of the country as a whole and of Liverpool in particular was rising rapidly. Four years before Benjamin became a Liverpudlian 165,000 people at least were huddled together within the old city boundaries; another 40,000 sprawled over the new, fast-growing suburbs; and the population had trebled itself in little more than 30 years.

Apart from the overcrowding of the city by an abnormal inrush of population there were periodic riots between Orangemen and Roman Catholics from across the Irish Sea. One of the worst took place on 12 July 1835, the anniversary of the battle of the Boyne, which fell that year on a Sunday. When the police intervened and arrested one of the ringleaders, the mob set on them, rescued the prisoner and drove the police to take shelter in their own cells. The riots went on for two days, and eventually it took a detachment of troops, the local police force and a hundred special constables to clear the streets.

This must have produced familiar headline reading for Benjamin. When he left St John's, tension between the older Protestant fishermen and the steady inflow of Roman Catholic immigrants of the poorest sort from Ireland was acute; and in its train came serious outrages, of which undoubtedly the most brutal was committed by a gang who waylaid Henry Winton, editor of the *Public Ledger*, clubbed him semi-conscious and cut off his ears.

St John's and Liverpool had something else in common during 1834—a susceptibility to fire. On his return to Liverpool from his northern tour Benjamin immediately arranged accommodation for his wife and his two children, John and Charlotte, who were about to join him from Moretonhampstead. By this time his other property—the new stone-built house at St John's—was ready for occupation and Benjamin was also ready with fatherly advice for securing it against the ravages of fire. In a lengthy letter he urged his son Charles Tricks to case his shop shutters



Charles Tricks Bowring
The company's dominant figure from 1846 to 1885



with thin sheet iron, and to have iron shutters made for the front windows. He also advised his son not to 'speculate in Board Lumber to fill up the yard'. 'Fire', he continued, 'is with me, under present circumstances, of the very first importance. Do not fail to impress upon the minds of everyone in your own house the necessity of carefulness, and do not go to Bed yourselves any nights without seeing every Fire and Candle safe.'

His concern was justifiable. Not only had he put down £3,000 -a large sum for the time-to build the house and store, for which Bowring and Son subsequently paid him rent, but after the custom of the times, the new building housed not only the Bowrings but their office staff as well. Thus Charles Tricks, with his wife and his daughter Charlotte Susan, were living under the same roof as John Harris their clerk, three apprentices including Charles Ayre1 (who later started a business of his own at St John's), the two younger brothers Henry and Edward, and a maidservant. Being notably considerate of others, Benjamin to the end of his days was always concerned about the safety and well-being of the people to whom he felt responsibility. He assuredly never forgot that his new stone dwelling-house and store stood on the site of a building whose owner and daughter were burned to death in the 1833 fire. If he were in danger of forgetting—at a distance of some 2,000 miles—he soon had an early reminder in Liverpool itself, where shortly after his arrival there was a serious outbreak of incendiarism in different parts of the city.

Benjamin's lingering fear of fire was far from being his only anxiety. Since its inception the Newfoundland House of Assembly, except for its anti-fire measures, had shown an immaturity verging on the irresponsible, and Benjamin feared the effect of its violent bear-garden tactics on his growing business. 'I perceive', he wrote to his son in October, 'that your House of

¹ Charles Ayre was another proof of the strong links between Exeter and Newfoundland. He had left Exeter to join Bowrings as an apprentice and later became a clerk. In the 1850s Ayre set up for himself as a drygoods merchant, and the fruits of his initiative may be found today in the Ayre store (near the Bowring's own) and in scattered supermarkets.

Assembly, after having reduced themselves to the lowest pitch of Contempt by their absurd squabbles and pitiable proofs of a want of ability to legislate, are determined to do something to change the sneer into a curse. They appear to me to have adopted the language of Pindar as a Motto: "We'll triumph in Death as we Catalines fall and go to the Devil together." And so they are really determined to issue Exchequer Bills! To saddle the Island with the expense of an Interest upon debt which if ever paid must be paid now as at a future time. But who will take these Exchequer Bills forsooth? As one of the few concerned, I hereby enter my protest against having anything to do with them, no matter what Aegis or Discount.' He added roundly: 'I would close the concern (Benj. Bowring and Son) altogether as far as my own interest goes rather than sell goods to be paid in such trash. I wish you to decline at whatever cost any Paper which is not regularly drawn on Great Britain and acceptable upon immediate presentation.'

In Liverpool things at first seemed more encouraging, and Benjamin foresaw a splendid future. True, he was depressed by the city's dreadful slums, with their attendant high mortality and disease—the worst in England—and also the lawlessness in certain districts and the bitter sectarian feuds. Yet the city had begun to show more progressive trends, and Benjamin in fact had arrived at Liverpool in the middle of a crucial period of change. In the 20 years that had just passed eight new docks had been opened, and Liverpool's shipping was increasing so fast that by 1835 it totalled almost 1,770,000 tons. Lime Street railway station and the railway tunnel from Lime Street to Edgehill were about to be opened. And as recently as 1830 the Liverpool-Manchester double track railway had been inaugurated by the Duke of Wellington, the statesman Huskisson, Prince Esterhazy and a number of other celebrities in two trains racing happily abreast along the new line until at Parkside, where the engines stopped to take on water, Huskisson got out of his train and went to shake hands with the Duke of Wellington (from whose government he had recently resigned). While he

was doing so, the other train started and, caught by an open door, he fell on to the line and died a few hours later from his injuries, first victim of the Railway Age.

In the field of social organisation fresh signs of an awakening public conscience were being reflected in an increase in the number of schools and mechanics' institutions. More people were going to lectures and taking an interest in scientific matters. It was not by chance that in 1837 the British Association for the Advancement of Science met in Liverpool for the first time. Benjamin with his inquiring mind and his unfailing interest in men and affairs, would be stimulated by the occasion, as every shipowner was, and especially by Dr Dionysius Lardner's dictum—denounced by many at the meeting and proved wrong shortly afterwards—that they might as well talk of navigation to the moon as talk of steam navigation to America.

Before this significant assemblage took place an important change had occurred in the city only a year after Benjamin's arrival. This was the rationalisation—if not, at first, the material improvement—of civic administration brought about by the new Municipal Reform Act. At about the same time Liverpool was promoted to be an Assize Town,1 and the city's police force was doubled. Unfortunately the reformed city fathers moved so slowly in dealing with the terrible housing and sanitation problems of a city where, by 1840, people lived at a density of 100,000 to the square mile, that it was not until the '40s that the Town Council at last took prompter action to remedy the high mortality, disease and vice in the city's lower reaches. Benjamin and his wife, with their Radical traditions, were troubled by these sad conditions, the more so when they read in an 1836 report that Liverpool was infested not only by a huge number of thieves, including 1,200 known juvenile thieves, but by some 3,600 known prostitutes.

¹ Previously Liverpool citizens had gone for trial (or as witnesses) to the Assizes at Lancaster.

Ш

Towards the end of 1834 the delayed question of a new ship for Bowring and Son came up again. For some time Benjamin had been looking at ships for sale. But nothing suitable had appeared until one November day he heard that Job, Bulley and Company wished to sell their 143-ton brig Velocity. The ship had arrived in the Mersey during October with a cargo of lumber from Prince Edward Island, and Benjamin liked her looks. She was a single-decker constructed of black birch, spruce, heckamatack and pine, and she had been sheathed and yellow-metalled at Liverpool. Unfortunately for Benjamin, who bought the vessel on 1 January 1835—the day on which he opened his new office at No. 32 King Street—Velocity required considerable expenditure to bring her up to the A1 class at Lloyd's.

To add to his worries he had just heard that Charles Tricks proposed to go into the seal-oil business seriously and with this in view had built a storage vat at St John's. Immediately Benjamin warned him of the capital risks involved in such an enterprise. 'To persons of very small means', he wrote, 'it may soon lead to embarrassment, and then the next step is ruin. I write you thus seriously upon a subject which with painful acuteness agitates and depresses my mind and spirits, but'—and here follows a typical sign of his affection—'I do not wish you to alarm yourself too much about it.'

This missive was one of a steady stream of letters, all showing a meticulous knowledge of the business and a daily care for its welfare. He pressed upon Charles Tricks his own experience, warnings and advice to an extent which may well have kept his far-distant sons—Henry was also there—in constant apprehension of the mail-packet. But there is no doubt that Benjamin knew what he was talking about. Clearly, he did not see his with-drawal from Newfoundland as a retirement; and that he worked (and worried) as hard as ever is evident from his warning to Charles Tricks about the risks involved in the seal-oil trade, a

commercial hazard which he coupled with the high cost of purchasing and fitting out *Velocity*.

'If you should ever have one tithe part the trouble with the Velocity which I have had in fitting her out, I think you will most deeply regret, as I do, the ever again having to do with Vessels; the expence, enormous though it is, is but the least part of the annoyances. The having to battle day after day with the rapacity and roguery of the Liverpool Tradesmen, to endeavour to penetrate the mystery of iniquity existing under the name of discount, to set my back against further expence without success, and the noise and blackguardism of seamen, is more than I have been able to bear and the consequence is that it has produced an illness which I fear it will be some time before I shall get over.'

When he wrote this gloomy letter Benjamin had much to alarm him. He had put all his means into the Newfoundland trade. He had incurred considerable expense in opening his new office in King Street and his new house at No 3 Grove Street. He had bought *Velocity*, with no reimbursement as yet from Bowring and Son, and the cost of its fitting-out had greatly exceeded his estimate. Finally, he knew, during these early months of 1835, that a bill would shortly be drawn upon him for a large consignment of goods he had ordered from Copenhagen.

Most of these difficulties Benjamin explained to his son in characteristic phrases which may have filled Charles Tricks with the very alarm he had been advised against. 'My London and Glasgow orders (for St John's) are not yet given,' he wrote, 'and as I am a resident here, it is expected I shall comply with every engagement to the day. If therefore you should enter largely into the manufacture of oil, I see no prospect of anything else but disgrace, for I shall not be able to meet these engagements except by the assistance to be derived from the Sweating room of my Banker's inner office.' In the meantime he was busily engaged in getting *Velocity* ready for sea though this, he told Charles, 'has an effect upon me which I regret to feel, and almost blush to acknowledge.'

His labours in the end were proved worth while. Velocity duly sailed from the Mersey on 24 March 1835 with more that 200 tons of general merchandise and some passengers, and arrived at St John's 20 days later. There she was unloaded, and her emptied holds filled with a consignment of Newfoundland produce for the return run. By 13 August she was back at Liverpool, where Benjamin watched the dockers unload her cargo of cod and seal oil, sealskins, hides, blubber, hardware, bars of sheathing and 19 packages curiously labelled 'Old Junk'.

Velocity made one more round trip that year; but she was not destined for long to play a leading part in the Bowring story. Little more than two years after her purchase Benjamin offered her for sale by private treaty with all her materials as she came from sea; and on 9 March 1837 she set out from Liverpool on what was to prove her last voyage. Early in August, while making her way up the Brazilian coast from Pernambuco, she ran aground at Granja and was eventually sold as a total wreck.

The variety and pressure of business, however, by no means overshadowed Benjamin's social and home life. In 1836 he and Charlotte may have been much occupied with business matters and the domestic chore of moving house from Grove Street across the Mersey to a larger place at Woodside, Birkenhead. But just as in Exeter he could turn aside from business and politics to further the ascent of a 'superb Balloon and Car', in Liverpool he is reported one night as having left his Grove Street home to attend a Grand Fancy Dress Ball, attired 'in ancient Spanish Dress' in company with Mrs Bowring who appeared 'as a Spanish lady'.

IV

Shipments from Bowring's in Newfoundland to Benjamin in Liverpool continued to build up steadily throughout 1836 and 1837. Mostly they consisted of cod and seal oils, and were carried in the Bowrings' own two schooners *Dove* and *Charlotte*.

By this time, thanks to the close liaison between the St John's

store and the Liverpool office, Bowring and Son were even more securely established as one of the leading mercantile houses in the colony. Their regular newspaper announcements show them to be busily engaged in importing both manufactured goods from England and foodstuffs such as tea, flour, butter in bulk, pearl barley and Westphalia hams. At the same time they exported growing quantities of Newfoundland produce.

As for Benjamin, he was evidently still regarded at St John's as being a Newfoundland man, even qualifying for a mildly satirical lampooning by the editor of the Newfoundland Patriot for signing a petition to Parliament urging that religious influences be removed from local politics in the colony:

B. BOWRING. Some fifteen (sic) years have elapsed since he first set foot on these shores—a decent, we believe, but a poor watchmaker; but if Benjamin was a poor man he was a knowing one, and we shall say that he proved himself a clever man, too; for from the selling of TRINKETS and PELTRIES and cleaning of old watches, he so managed to clean (honestly we mean) the pockets of his customers that he ultimately rose to the highest class of importing dried goods merchant and returned to Liverpool, leaving his shop to his sons—who will no doubt trace their father's footsteps to a hair, for at present they drive a lucrative trade and the whole 'tribe of Benjamin' are amply supported by it.

The sons whom the *Patriot* thus noticed in 1839 consisted of Charles Tricks the eldest, and Henry; for Edward, then 18 years of age, had crossed the Atlantic some 18 months earlier in the barque *Falcon* to learn about the Liverpool end of the business from his father who was also bringing up his youngest son John, and rejoicing that his tribe had been further increased by the birth of a son named William Benjamin to Charles Tricks and Harriet two years before.

The year 1839, as it turned out, was memorable in the Bowring story for other reasons. It saw the 21st birthday of Henry and the consequent change of the firm's style at St John's to Bowring Brothers, the trading name by which it is still known today. The

most important event of 1839, however, was not the change in the firm's designation. It was the purchase by Bowring Brothers of the fast-sailing brig Margaret Jane. Presumably built in the colony itself or on Prince Edward Island (since there is no trace of her in any of the usual shipping registers), this little 103-ton vessel made numerous Atlantic crossings. She regularly carried fish and oil to Liverpool, returning laden with salt in hogsheads for the fish curers, chests of tea, barrels of sugar, spices, dried fruits, and miscellaneous ironmongery. On one of her 1840 voyages, she even brought into St John's 4,000 Welsh slates, probably for the roof of the new Cathedral about to be built, and later still some marbles ordered by the Bishop. It was also in 1840, a year in which five schooners belonging to other firms carried Bowring merchandise on the transatlantic run, that Margaret Jane carried the company's first substantial load of sealskins to Liverpool-2,136 in all-and later landed 22 tons of dried codfish. This incidentally was the first occasion on which Bowring Brothers had shipped codfish to Liverpool, though they had often shipped cod oil. It was with Margaret Jane, too, that the Bowrings first entered the speculative business of the seal fishery on their own account—in the spring of 1840.

V

On the other side of the Atlantic Benjamin, judging by his correspondence, was by this time feeling his years and counting his problems. Of these the purchase and fitting out of *Margaret Jane* in 1839 was only one. In the past year or two he had encountered a number of set-backs, and though he had overcome them it was at the sacrifice of much of his natural energy. In 1837 there had been one of the periodic economic crises which afflicted British commercial life in the 19th century. Liverpool in particular was badly hit, since many of the city merchants had contributed to the inflationary bubble, which burst that year, by reckless company promotion and speculation. It even appeared likely for a time that a number of firms would default in their

transactions with the United States. This alone caused so much alarm that a deputation including John Cropper, the merchant who had acted as Liverpool agent for Benjamin in his St John's days, hastened to London to the Chancellor of the Exchequer for urgent aid. Ultimately the Bank of England saw them through. But in the meantime Benjamin had the melancholy experience of seeing not only many business houses crash around him but his own business arrangements contract, partly under economic pressure and partly because the splendour and gaiety of the celebrations for Queen Victoria's coronation in the summer of 1838 were followed by one of the severest winters known on either side of the Atlantic.

At St John's conditions were indeed so rigorous that starving wolves from the interior became a menace in the outskirts of the town. In Liverpool, not only did the winter cause such hardship that £7,500 was subscribed by the well-to-do for poor relief, but on the Sabbath night of 6 January 1839 a terrifying storm burst on the city. All day the wind had blown strongly from the southeast. The barometer had fallen, but not so sharply that vessels had not put to sea. Then about midnight the wind chopped suddenly to the south-west and increased to hurricane force. Chimney stacks were blown down in hundreds. The gale driving under the eaves ripped the slates from the roofs of buildings throughout the city. Great trees were torn up by the roots, blocking roads and damaging property, and in the Mersey three large ships were wrecked. Fortunately none of Benjamin's small fleet were affected by the storm, and during the year he busied himself with freight arrangements for Margaret Jane, and with the usual stream of letters to his family at St John's. Unhappily 1840 brought vexations about which he unburdened himself to his sons.

'I cannot tell you,' he wrote to Charles Tricks on 30 July, 'how much trouble even this simple incident' (an irregularity over a bill of lading) 'occasioned me. I am sure it caused me to walk more than six miles yesterday in the only hot day we have had for the summer, and even now I have fears whether I may not

be disappointed. I must tell you I have not physical strength enough to get through all the laborious work which you throw upon me, and that without even a boy to assist me, having to attend to the many difficulties of shipping goods, invoicing, writing letters, keeping the whole of your accounts here, together with many other calls upon me in every way. I am almost worn off my legs.' As an instance of the close detail involved, Benjamin mentions in the same letter a request for gingerbread for a Mr Miflen, adding that he will attend to it as soon as he has peeped through 'a thicket of business which lies before me'.

A thicket of business it was indeed. Within a few days he was ordering flower-enamelled tea-pots, sugar boxes, breakfast cups and saucers and other china for St John's from a manufacturer to whom he also wrote: 'If these goods give satisfaction it is very likely to lead to larger dealings.' A few days later still he was in trouble over a sale of some pale seal oil, sent by his sons, at too low a price. He was also looking for a young man suitable for the store.

Another source of strain and concern at this time was the difference in interpretation of accounts that arose between Benjamin and the St John's office. In September 1840, for instance, he found himself at odds with Charles Tricks over the balance sheet. 'You very coolly tell me', he wrote, 'that you hope I shall be able to agree with Henry about the false balance he has charged me with. Now it strikes me that it would have been just as well if you had looked into the account yourself. . . . I strongly suspect some principle of error to a very dangerous extent has been at work in your method of book-keeping, and that you will ultimately find that your imaginary profits for the past year, although highly satisfactory, are illusory in a great degree.' He added sharply: 'I believe you cannot do without a book-keeper, and shall be glad to hear that you have one who really knows something of the true principles of double-entry.'

His sons' reactions to these parental broadsides from across the Atlantic can only be guessed at now. Without a doubt Benjamin was deeply fond of all his sons, and of none more so than Charles Tricks, whom he always addressed in terms of great affection. But this never prevented him from keeping, as he thought, the St John's office up to the mark. During the early 1840s he seldom allowed a ship to leave Liverpool for Newfoundland without giving its captain a letter for Charles Tricks, frequently repeating comment and advice already on the high seas. His correspondence, however, always included lively reports on such domestic details as Charlotte's health or the progress of his second youngest son Edward, who was still learning the trade at Benjamin's elbow, and whose prospects of joining his brothers as a partner at St John's were now being discussed by the family.

On this subject Benjamin wrote to Charles Tricks early in October: 'Edward has, as you will have known long before this, determined on not coming out this Fall, as he declares that he relies with perfect confidence on your taking the stock in trade on 19 March next in every respect fairly; and as he has been of considerable service and indeed could not leave before the Margaret Jane went, I think he was perfectly right. I have been looking over the documents sent home by you relative to the alteration of the Firm and I find that the bond securing the third of the business to him from 19 March next, or indeed at any time, depends upon the contingency of his writing under his hand demanding and requiring to be admitted as such a partner.' Careful as always, Benjamin proposed to advise Edward on this course, and to send a duplicate of his formal application for partnership by a separate ship. He then ended his letter on a disarming note by assuring his eldest son that two pairs of trousers he had asked for were on their way.

On 19 October Benjamin wrote again to Charles Tricks and Henry, raising for the last time, he hoped, the matter of supposedly faulty book-keeping ('I shall begin to think that some cloud of stupidity has fallen over you both if you do not explain yourselves'), and less than a week later was telling Charles that Charlotte had bought a cloak for Harriet for which 'your Mother has been extravagant enough to pay eight guineas down, cash'.

Still in this mellower mood, he wrote to Henry in November:

'I cannot think what entered your head about Edward's being about to bring out a wife with him, for although I daresay if examined you would find a score of indentations about the heart, yet I do not think any one of them is of any depth. I do not know whether you have yet committed any overt act which will prevent you from entering the Society of Old Bachelors, but if you have do let me know; for although not a member myself, yet I shall certainly take the right of proposing you if you do not make haste.' Henry at this time was 26 years old, and behind his father's affectionate banter there is, perhaps, a note of concern that he had not yet found himself a wife. As it happened Benjamin did not live to see this discrepancy put right since it was not until 1865, when he was 51, that Henry married Sarah Elizabeth Illingworth.

By December of this crowded year Benjamin seemed halfsatisfied that the accounting muddle, which Henry had explained to him, was not after all disastrous. He ended a letter to Charles Tricks warmly: 'Do give my dear little Charlotte Susan a kiss from her grandmother and myself and say we are quite pleased and proud of her letter, which shall be answered by the Margaret Jane.' (Charles and Harriet by this time had produced the first four of a family that was eventually to reach double figures.) Once more the mood is mellow. But in further letters to Charles Tricks and Henry he again charged them with keeping unsatisfactory accounts, protesting that he could make neither head nor tail of their explanations of the financial transfer from the original Bowring company to that of Bowring Brothers. To Charles he wrote, 'I find that the complicated interest calculations which the mixing up of my property with yours has caused, the anxiety about sales and shipping and receiving goods, and more especially the difficulty I have in making you understand my accounts when rendered, give me more vexation than at my time of life I am disposed to, or am indeed able, to undertake. I shall therefore call upon you on 30 June next to close your accounts with me. I do not mean that after that I shall withhold my assistance either in money or advice which you may want or

is in my power to give, but only that a balance shall be finally struck and your security given for such sums as may be retained by you at interest. . . . You do not say how Henry's toothache is.'

Already, therefore, Benjamin had in mind the day when he would withdraw from the firm altogether and leave it to his sons. 'As you are now about to start afresh,' he told Charles Tricks, in a letter dated 4 February 1841, 'if you were to adopt a different firm here than you have in Newfoundland it would make a distinction. . . . Perhaps C. T. Bowring and Co. might be as well as any other.'

Meanwhile, he had rendered his accounts for the previous year, and received his sons' reply. He began a letter on 18 February:

'Did you ever see an old man like myself hunting for his spectacles until he was vexed and tired, then finding them on his nose? I am not quite in such a case, but I confess I have for a long time half wished for a much better pair than I ever had to find out the riddle of the mistake which you say I had made in my account.'

There followed a closely argued answer to Charles' evident objection that a sum of £519 appears on the wrong side of the ledger; and once again he recommended him to take on an experienced book-keeper (a refrain of which his sons by this time must have been growing somewhat weary).

However, these irritations were swept away in the big event of 19 March 1841: the day on which Edward, though still in Liverpool, joined his two elder brothers as a partner in Bowring Brothers. 'I congratulate you all three,' wrote their father in striking phrases, 'on the new formation of the Firm of Bowring Brothers which takes place today, and which I most ardently hope will have every success which can be expected to result from combined industry, careful speculation and unanimous determination to forget the interests of the individual in the better interests of the whole. As I have before told you, I shall expect you to open books here (Liverpool) as Bowring Brothers after the

30th June next. . . . Edward intends coming out on the first good vessel.'

In a separate letter to Henry, Benjamin repeated his earlier warnings against trading too heavily in seal oil. The market had been fluctuating, and he had had several anxious experiences in selling. One firm of dealers in seal oil had lately defaulted on a cheque. 'As I think everybody believes that they are little better than swindlers,' he declared, 'I do not really know where to look for safe customers here in the oil way. . . . I cannot tell you how miserable these risks make me, and I can see scarcely a probability of selling for cash without ruinous sacrifices. . . . The loss¹ now sustained by you is so great that at least it ought to teach you that oil is no realisation until actually in cash.'

In April he was again at odds with Charles Tricks over money matters, and looked forward to 30 June, 'when I shall require you to open accounts for yourselves . . . for I cannot consent any longer to manage so complicated a business as yours is now become with the certainty before me of having my accounts contested and explanations bandied across the Atlantic from one to another at my time of life.' The same letter contains a suggestion of the gulf which had by now opened between Benjamin's generation and that of his sons. Charles had apparently asked his father to make enquiries about the best means of installing gas lighting at the St John's building, to which Benjamin replied that he had been unable to find out much about it. He managed to imply at the same time that this new-fangled invention was expensive and that the installation might be carelessly carried out if left to inexperienced colonials. He also told his son: 'Upon the whole I cannot but think that the scheme would never answer your purpose or come within any reasonable limits of expense, nor would the advantages be commensurate. There are, however, some newly invented lamps to burn common oil which I heard there is little or no trouble with, and which give a most brilliant light, at least equal to Gas, and which even here cost about one

¹ Between £1,300 and £1,400, figures which of course bear no relation to present-day currency values.

halfpenny per hour in consumption.' To look ahead, the brothers in time found their own solution, using just the sort of initiative that had distinguished Benjamin's decisions in earlier days. Henry was one of a group of businessmen who founded the St John's Gas Light Company in 1844. Acting himself as treasurer, he played such an energetic part in bringing the new plant into commission and preparing his own premises to receive its product that within a year the Bowring store became the first gas-lighted store at St John's—an event which brought large crowds into Water Street one evening to see the gas lamps lit for the first time.

To return to the losses over seal oil, Benjamin attended a meeting of the creditors of the defaulting company and allowed himself the hope that something might be saved. Meanwhile, he constantly discouraged his sons from sending over more oil. Consignments nevertheless continued to arrive, and on 12 April he warned Charles Tricks: 'If it should happen that I should receive any more on your account and I cannot sell for cash, I will put it in store, insure it against fire and let it bye until I can do that, for I will not again trust them on bills.' 'Perhaps you will think,' he added ruefully, 'this is shutting the stable door after the horse has been stolen. . . '

Perhaps it was. But Benjamin had no real cause to reproach himself. His 'thicket of business' would have deterred many a younger man; and now that Edward was on his way to join Charles Tricks and Henry he was left with only his youngest son, John, to help him in Liverpool. News of Edward's safe arrival in St John's, as it happened, was slow in coming, and Benjamin, having waited for some time with mingled anxiety and vexation, eventually gave vent to his feelings in a letter written on 3 May. He begged Charles Tricks to tell his young brother that 'unless the neglect is differently explained I think little dependance can in future be placed upon him'. On 18 May, however, he wrote again to say that a letter from Edward, written a month earlier, had now arrived, and added some pungent comments on the transatlantic postal service.

No sooner had the brothers celebrated their new partnership

than Charles Tricks—on 20 June 1841—set sail for home in order to be in Liverpool by 30 July, the date at which Benjamin proposed to withdraw from active participation in the firm. While waiting for his son to arrive, Benjamin wrote to Henry: 'We have been busy all this week in a bustle with the Borough of Liverpool, in which we poor Whigs have been most deplorably beaten, and shall next week and the week after be as busy in the County. As soon after Charles' arrival as possible I am about to accompany Miss Charlotte (his daughter) on a tour of France, so that you may expect an account of her travels in two volumes quarto, to which on her behalf I beg leave to solicit your subscriptions.' He could not resist another page of fatherly advice:

'I hope you and Edward will go on industriously, cautiously and steadily in the absence of your brother, and that you will be as successful as you can wish yourselves. You must recollect that your responsibilities are great, and that if anything goes wrong in consequence of your neglect, inattention or want of judgment you will have to reflect bitterly upon yourselves. Do not trust any more than you can help, and send home whatever you can realize. Above all, by some means or other let your books be kept correctly and every entry made directly and not left to memory.'

As usual, Benjamin's love for his sons, and his fundamental good humour, break through as he ends the letter: 'I should like to see how you two old boys (Henry and Edward) get on without the children about you.' (Charles Tricks and Harriet were bringing their family with them, since Charles Tricks was now going to devote most of his time to the Liverpool office.) 'Do make haste,' he admonished the two bachelors in the same letter, 'and seek out helpmeets that your family may be better managed; but whilst one eye is searching let the other be examining, comparing and judging, so that your choices may be good ones.'

On 21 July 1841 the style of the Liverpool house was changed from Benjamin Bowring to Charles T. Bowring and Company, and Benjamin, freed at last from the worry and responsibility of helping to run a fast-expanding business which now included the seal fishery, prepared himself for the life of what he called 'a Gentleman at large'. In a letter to his brother-in-law, William Tricks, he wrote from Woodside in September, saying: 'I believe you know that Charles and his family returned here with the intention of settling in Liverpool or Woodside in order to manage the affairs of Bowring Brothers on this side of the water; and as the eruption of such a host of vandals (consisting of a man, his wife, five children and a servant) is quite enough to account for a poor fellow in such a small house as mine, being bamboozled and put out of his way, you will readily conceive that for the time they were here and before they could fit themselves into a house of their own, we were not much inclined to letter writing. So as our absence made a little more room my daughter and I set upon our travels and went by way of Southampton to Havre de Grace, upon the Seine to Paris (where we remained 13 days) and then went on to Brussels, Antwerp and home by way of Ghent, Bruges and Ostend to London. . . . Charles has now taken a house in Woodside not many minutes walk from our own, so that we frequently see one another. He is of course not yet thoroughly settled in, and is yet in a bustle buying furniture etc.'

Despite his further assertions that he was an old man-'every little is too much for me sometimes'—the 'Gentleman at large' kept up a steady correspondence with Henry, who was now in charge at St John's, not sparing him the now familiar advice on the advantage of cash sales over credit. To Edward he repeated in November his strictures to Henry about the dangers of doing business on credit which was endemic in Newfoundland. 'I most sincerely wish', he declared roundly, 'the Bank had never been established.' A rise in the prices of cod oil and pale seal oil, however, gave him cause for more cheerful comment and he wrote at once to St John's so that Henry would have the news in time for Christmas. At the same time he promised to drink to the health of his absent sons at his 'large little party on Christmas Day'. The family, he said, would think of Henry and Edward in their 'two old bachelorships, the one President and the other Vice, at your dining table that day. Do not forget us in your revels.'

Early in 1842 Benjamin was congratulating Henry on having come so far successfully through the Newfoundland winter; and indeed there was good cause for congratulation. After carrying 2,500 quintals of cod to the Mediterranean *Margaret Jane* returned to St John's in January and early in March was sent off with 34 men to the seal fishery. This expedition was highly successful, and in due course several thousand sealskins were shipped to Liverpool.

The year 1842 also saw Bowring's making their first shipment of Newfoundland salmon—191 tierces—to the Mersey. But as their trade by this time far outweighed the capacity of their own ships, they had to charter several clipper schooners for use on the St John's—Liverpool run, one of which brought back on a single trip 500 hogsheads of Cheshire salt. Incidentally this activity contrasted strikingly with the depression that hit the Lancashire manufacturers that summer, with many of whom the company usually carried on a good deal of trade as the result of Benjamin's roamings in the early '30s. Conditions in some of the towns became indeed so desperate that riotous mobs of hungry workers attacked the mills and destroyed a great deal of property. Scores of rioters were arrested during these outbreaks and sent for trial at a special assizes in Liverpool where many of them received sentences of transportation.

Despite this sad unrest some branches of commerce flourished. The prices of seal oil and cod oil continued to rise, and as the Bowrings were receiving a fair share of the trade, there now arose the question of a business trip to St John's by Charles Tricks, partly to let Henry come home for a holiday, and partly because Benjamin thought it time that the brothers should 'clearly understand one another'.

While waiting for their plans to take shape he wrote to Henry on 4 April a letter which vividly expresses his political principles: 'Mr R. Peel is again about to impose upon Trade that iniquitous and inquisitorial Tax on Income which was so universally rejected by the whole Nation even under the old Tory system, whilst a tax on property, which certainly ought upon

emergencies to be the first resorted to, is in a great measure rejected by our governing clique of landowners. . . . I hope there is still spirit enough to convince this man of money that he cannot thus befoul the nest in which his fortune was hatched with impunity.'

It is a characteristic utterance, and had probably been well rehearsed by Benjamin in the course of his political activities in Liverpool. Like most shipowners and merchants with overseas business he was a spirited advocate of Free Trade; he served on local Whig committees; and he vigorously opposed the Corn Law, by the repeal of which Sir Robert Peel, in the merchants' eyes, redeemed himself in 1846. This platform, during the early '40s, he modestly shared with his famous cousin Sir John Bowring, a passionate Free Trader and supporter of the Anti-Corn Law League, with whose members he had long been in sympathy. In Benjamin's Newfoundland days the cousins met seldom if at all. But in the early '40s they saw quite a lot of each other as Sir John was a frequent visitor to Lancashire and especially to Liverpool, Manchester and Bolton for which he was returned to Parliament in 1841.

In the long history of the family there can hardly have been a more remarkable figure than Sir John Bowring. To look again at his family ancestry, he was the great-great-great grandson of the 17th-century Sir John whose patent of nobility was allegedly eaten by hungry mice behind a wainscot. His grandfather, also called John, went into the wool trade, and at one time professed such strong sympathies for the American colonists and their cause that an Exeter mob burned his effigy in the cathedral yard. Sir John Bowring's father, Charles, was an exporter of coarse woollens to Spain and China, and it was he who purchased the Larkbeare property at Exeter from the Baring family, and erected the buildings afterwards used as the judges' lodgings there.

The future Sir John, born at Exeter in 1792, showed early in life that he was a man of remarkable talents. Within four years of leaving school he mastered French, Italian, Spanish,

Portuguese, German, Dutch, and later added sufficient Swedish, Danish, Russian, Serbian, Polish and Bohemian to let him translate works in those languages with facility. Later still he added Magyar, Arabic and Chinese. When he became editor of the Westminster Review he wrote not only political articles on Free Trade and kindred subjects, which Benjamin naturally applauded, but articles on the culture of Finland, the language of the Netherlands and the poetry of Hungary. He was invited by various governments to advise on their finances. In 1835 he was returned to Parliament for the Clyde Burghs, lost his seat two years later and then travelled in Egypt, Syria and Turkey on commercial visits. Having spent some time in Nubia, Aleppo, Acre and Constantinople he came back to Manchester, where he helped Cobden to form the famous Anti-Corn Law League, another of Benjamin's enthusiasms. With Benjamin's approval again, he crossed to Prussia in the hope that his free trade arguments would persuade the Prussian authorities to reduce their tariffs on English goods. On this occasion his efforts proved abortive since the Prussians not unnaturally took the view that it was fruitless to expect them to reduce their tariffs on British manufactures so long as Britain's Corn Law imposed prohibitive import duties on foreign grain. As member for Bolton, however, he continued his campaign at home, and eventually had the satisfaction of seeing the Corn Law repealed in 1846. Unfortunately his parliamentary career came to an end when the grave depression of 1847 so reduced his financial resources that he had to resign his seat and take up an appointment as British Consul at Canton. Later, he was appointed plenipotentiary to China, and made Governor, Commander-in-chief, and Vice-Admiral of Hong Kong and its dependencies: he was also accredited to the courts of Japan, Siam, Cochin-China and Korea. It was hardly surprising that such manifold services should have been recognised by a knighthood.

On his way home from China on retirement Sir John Bowring survived shipwreck in the Red Sea and three days' exposure on a coral reef, all without lasting effects on his remarkable vitality.

Back in England he continued to pursue his enthusiasms through such organisations as the British Association and the Social Science Association. He delivered lectures, contributed to many reviews, wrote poems and hymns, and translated poetry from a variety of languages. Even shortly before his death in 1872, when he was nearly 80, he was still in full cry addressing an audience of some 3,000 people at Plymouth.

VI

In the early '40s, though Charles Tricks was by then the functional head of Bowring's, Benjamin still had a lot to say about the running of the business. His mental energy was still considerable, and he was as capable as ever of giving his family proof of this at unexpected moments. It is unlikely however that they were ever more astonished than in April 1842 when he announced a new career for himself.

After congratulating Henry (at St John's) on his birthday, he wrote:

'Having performed this important duty I shall proceed to inform you of what I daresay you will be surprised to hear—that I am about to leave Woodside and turn farmer. Yea, verily my dear Henry, when you visit us in June next it is probable you may find me in the bushes coolly calculating whether I have enough peas for my dinner, how my grass gets on and what quantity and kinds of vegetables I am likely to get out from the earth. Were I romantically inclined here is a good opportunity to descant in glowing and Arcadian strains upon the beauties of a country life, especially to an old man and his wife whose years are nearly approaching the common term of humanity.'

He added that he hoped to give Henry 'a draft of buttermilk' on his arrival, and ended: 'Give all our best love to Edward and tell him that your Mother and Charlotte are very busy getting their milk pails and their pig buckets.'

This rural retreat which Benjamin so fancifully described was

chester. However, in June, within two weeks of taking possession, he was writing to the agent to explain that 'for some family reasons' he was obliged to let it for a term 'even at a sacrifice'. From a letter he wrote to Edward in early August—for once a reply to one he had received from Edward, a notoriously bad correspondent—it appears that at the last minute he and Charlotte began to doubt if a country life or, as he called it, 'rural settlement' was, after all, what they really desired. He ended with the convincing remark: 'We are now very likely to rust the short remainder of our lives at Woodside.'

By this time Charles Tricks had left Liverpool for St John's to take over temporary charge of Bowring Brothers' store and their small fleet of sailing ships. Henry in return came to Liverpool to study the growing business at its English end and in particular to widen the range of the goods for sale in Newfoundland. Though he fell ill shortly after his arrival, he recovered in time to visit London and several Continental cities; and soon the firm's advertisements in the Newfoundland newspapers were reflecting the success of his endeavours. In September, for instance, no fewer than four ships arrived at St John's with cargoes for the store and Bowring associates in such outports as Harbour Grace, ranging from iron, tinplates, nails and soap to hogsheads of red wine from Sicily, Geneva from Holland and Souchong tea.

The general advance of the business in the autumn of 1842 was not without its problems—for Benjamin as well as his sons. There was, for example, a legal wrangle over some of the Bowrings' property on the south side of St John's harbour, in which Benjamin was personally interested and which in the end was only significant as proof of the close recollection Benjamin still retained of matters dating back ten years and more. In November he had a more delicate family matter to attend to.

Charles Tricks had written to his wife Harriet, who had remained in Liverpool during his temporary absence at St John's, asking her to let his mother know in confidence that Edward had involved himself with an unsuitable local girl. When Charlotte

Bowring confided this news to Benjamin, he wrote to Charles at once. As a start he excused himself for not writing to Edward direct, since Charles' letter had after all not been intended for his ears; and then, although Edward had apparently promised his brother that he would put an end to the affair, Benjamin went on to reflect his deep paternal concern.

'A false step taken by him in a matter of so much importance', said Benjamin, 'may drive him ultimately from the station which has been secured for him and lead to his ruin. What indeed could result from his alliance with an ignorant and uneducated girl, who has had set before her no example of feminine worth and respectability, and with no other recommendation than the fickle fancy for a face?' He had words to say also about the prospect of 'being saddled with an almost pauper family' if this misalliance, as he termed it, were allowed to take place. But his letter shows concern for the girl as well: 'The mere attention paid to her is an act of cruelty and injustice on his part.' It seems that this was not the first time Edward's affairs had given him cause for anxiety, for he refers darkly to his son's conduct at Harbour Grace, where he was 'flirting about' with another girl. Edward and his inamorata could clearly hope for no sympathy from the family; and though there is no hint in his father's letters of any coolness or censure after this, he was in fact brought home six months later, after a further characteristic exchange of correspondence.

At the beginning of May 1843 Edward received a letter from his father telling him that Henry was on the way back to Newfoundland, and adding, not without guile: 'I know that you are very susceptible on the score of the ladies, so I shall inform you that Emma White is about to pay us a visit, Lucy Harvey is on a visit to Charles at this present moment, and Jane's marriage to Mr Charles Willmer came off on 22 April.' Perhaps Benjamin

¹ Charles Willmer was a local printer and publisher. Among his properties were the short-lived Northern Daily Times and Cheshire Observer, and the successful Birkenhead News. The Jane he married was sister of Charles Tricks' wife Harriet Harvey. At a much later date one of Charles Willmer's sons was to become the master of Hamlet, a Bowring ship which was lost at sea with all hands.

knew what he was about when he so playfully dropped in his letter the name of Emma White; for it was she whom Edward, within a year, was to meet again and with whom he fell deeply in love. Within three weeks of Edward's arrival in Liverpool towards the end of June 1843, Benjamin and Charlotte had invited Emma White to their house. Charles, also back from St John's, obligingly arranged at the same time for Lucy Harvey, his wife Harriet's young sister, to be brought forward as well for Edward's inspection.

Writing from Woodside on 17 July, Benjamin did not sound hopeful of the outcome of these tactful (or tactical) manoeuvres. 'I cannot yet learn that either of them (Lucy or Emma) has made an impression on Ned's heart, which it cannot be denied is a very volatile one.' None the less, in August Edward accompanied both young ladies and his sister Charlotte to Moretonhampstead: 'I daresay you will guess for what purpose,' Benjamin wrote to Henry. 'I should not wonder if he were to bring out a companion.' During the autumn this hinted romance must have blossomed, for by November Benjamin was telling Henry that Edward seemed 'desperately deep in his attentions, and I hope in love.' At the same time Charlotte his youngest child had accepted a proposal of marriage from William White, Emma's brother. 'The young man', said Benjamin, 'is of sober habits, is Charlotte's own choice, and his professional prospects exceedingly good.' Their engagement, however, was not to prosper and Charlotte eventually married John Howe Green in 1849. In the meantime Edward at last relinquished his bachelorship by marrying Emma White in 1844 and taking her to St John's in Harriet, a brand new Bowring schooner of which we shall hear more.

VII

While these affairs were being conducted and observed with varying degrees of animation the family business was making notable progress on all fronts. Its 'fast-sailing A1 brig Margaret

Jane', as she was always advertised, was continuing not only her speedy transatlantic voyages but also trips to the ice in the sealing season. Benjamin's first little schooners were also still in commission, and, with the growth of the company's general trading, other ships were being chartered for use on the Liverpool-St John's run. Charles Tricks, Henry and Edward, despite their father's distaste for the unpredictable seal trade, were united in the belief that the risks were likely to be far outweighed by the probable gains, and it was clear that more ships were needed. There had been no increase in their fleet since the purchase of Margaret Jane in 1839; and to the brothers, the whitecoat seals on the ice-floes were beginning to look more and more like golden sovereigns. Accordingly in 1842 they had a 125-ton brig built at Prince Edward Island, which they named Symmetry, and it was this ship, later to be used in the seal hunt, which brought Charles Tricks and his two young sons back home to Liverpool in 1843, after their year's stay in St John's, and thus gave the cue for Benjamin's youngest son, John, by then 21, to follow family tradition and sail for St John's to join the Newfoundland partnership in September 1845. By this time he had of course been well grounded in the business of the Liverpool office under his father and his brother Charles. The next twelve months were destined to give him more than ample opportunity to show his mettle. He had left home at a time when Benjamin's health was failing rapidly and becoming a cause for increased anxiety in the family. Conditions in Liverpool had been unsettled as the Anti-Corn Law agitation mounted, and the old problems of housing and employment became seriously aggravated by the alarming influx of Irish immigrants which accompanied and followed the 1845-1846 potato famine. The Bowring brothers, however, were soon to be faced themselves with a struggle for survival that left them little time for concern with politics in either Liverpool or Ireland.

VIII

For more than a decade St John's had escaped any serious damage by fire—the old enemy that had plagued Benjamin's early years in the colony and almost brought him to the point of winding up the store in 1833. Part of the north side of Water Street had been gutted in 1839 and during the following year another section of the town was destroyed by fire; but on each occasion the Bowring property survived. None the less these outbreaks showed how vulnerable the town still was despite the introduction of better planning and stricter precautions. The awful extent of this vulnerability was demonstrated in the summer of 1846 when St John's was struck by a fire more disastrous than any other it had known.

The fire started in the morning of 9 June as the city was settling down to the day's work. It began on the west side when a glue-pot boiled over in a cabinet maker's workshop and set alight the upper storey of the building. The town was tinder dry after a long spell of drought, and in no time flying sparks touched off nearby property in the main thoroughfare of Queen Street. Stone-built and timber houses alike were overwhelmed by the blaze as it grew. A concentration of stone buildings at the corner of Queen Street and Water Street gave some hope that the outbreak might be stopped there but the flames drove fiercely on. For a time a check was achieved; but only too soon fresh fuel in appalling quantity was added to the blaze when burning debris penetrated the huge vats of seal oil standing in store-yards behind Water Street. The wind that had been blowing steadily from the west now freshened to near gale force and whipped the flames forward faster than before. Another attempt to halt the devastation was made by artillerymen from the garrison who blew up a wooden house in an effort to blast a gap in the path of the fire. This well-meant operation led only to further disaster. One of the artillerymen was killed when the charge exploded prematurely and fragments of the shattered building set fire to the Bowring oil vats. Thereafter any lingering hopes of checking the fire were abandoned. The people could do no more than try to save whatever possessions they could lay hands on, and some of the merchants managed to load a few ships with food and stores and get them to safety outside the harbour.

By nightfall, when there was little left for the fire to burn, it petered out at the eastern limits of the city, leaving behind a mile of smouldering desolation; and in open spaces among the wreckage, where the homeless camped out, families huddled together around pathetic remnants of furniture, clothing and food snatched desperately from the flames.

A quick contemporary assessment of the damage estimated that anything between 1,500 and 2,000 houses had been burned out completely. 'The number of inhabitants rendered homeless and totally destitute', this report went on, 'cannot be much under 7,000, a great proportion of whom are women and children, the male part of the population being absent at the fishing; and how they are to subsist or to be lodged and clothed, God only knows...'

The Government at home came forward with an immediate grant of which part was distributed direct to relieve individual cases of distress and the remainder held in reserve to assist the replacement of public buildings that had been destroyed. Other relief funds were raised by public subscription, but even so hundreds of people remained homeless throughout the following winter, making do as best they could in temporary accommodation. In the meantime the plight of the town had been aggravated almost beyond endurance by a September hurricane, which one of the local newspapers described as 'the most severe storm of wind and rains we ever witnessed'. In its wake the hurricane left a wild and twisted trail of damage and wrecked much of the rebuilding work that had been going on since the fire. One church which had survived was moved bodily from its foundations; three bridges were washed away; temporary stores and new houses were blown to the ground; and a large communal building collapsed on its occupants.

Benjamin did not live to hear of this succession of calamity, and in this respect at least his passing was merciful. He died at the age of 68 just eight days before the great fire, and the news reached his sons in St John's as they were setting about the miserable business of going through what remained of their stock and establishing temporary premises in Water Street. Although

Benjamin was gone, much of the resilience and tenacity that had carried him through earlier disasters survived in his sons. In spite of family sadness they followed his indomitable tradition of picking up the pieces and starting again so swiftly that by 30 June the local newspapers were carrying the following announcement:

THE SUBSCRIBERS

HAVING now nearly completed their temporary premises (opposite those of Mr Clift) beg to inform the public that they intend opening the above on WEDNESDAY next, when they will be able to offer the Goods saved from the late Fire at their usual low prices.

Also

Just arrived per mail from Liverpool a large and varied Assortment of MUSLIN, BALZARIN, RIBBONS, etc. for the present season.

BOWRING BROTHERS

A month later they were also advertising a supply of manufactured goods, newly in from Halifax by steamer, 'which together with a varied stock saved from the late fire are offered at exceedingly low prices'.

Benjamin's death, though it came as a shock to his close-knit family, was not entirely unexpected. For some time it had been obvious that the old vigour had been depleted. His correspondence with St John's had lost its zest as we can see only too clearly from a letter he had written to Henry on 1 March 1844:

'I told you in my last letter that I thought I had got rid of my doctor. I am sorry to say I was obliged to send for him again about ten days since, my speech being almost taken from me and my strength much impaired. I think all these attacks must end fatally, and although I pick up again a little occasionally and improve a little, yet I have no confidence in their continuance.'

This is the last of his letters to survive, and fifteen months later his premonition was fulfilled. By then he had moved to a house in Clarence Terrace, Everton; and he was buried in the Protestant cemetery known as the Necropolis. The cemetery has long since vanished: in 1898 it was closed and later a public garden in a congested housing district was laid out on the site. Before being covered up, however, the tombstones were recorded and their legends preserved by the local authority. Benjamin's and that of his wife, who died almost four and a half years later, were simple enough:

IN MEMORY OF

BENJAMIN BOWRING, of LIVERPOOL,

who died June 1st, 1846, aged 68 years.

also CHARLOTTE BOWRING, Relict of the above,

died October 30th, 1850, aged 69 years.

So Benjamin's voice which, through his letters, can be heard so clearly during this vital Liverpool chapter of the Bowring story was stilled at last. He had identified himself with the firm to the end. For several years after effective control had passed to his able sons he remained a positive influence over the management of its affairs. But this could hardly have been otherwise, for Benjamin was a man of rare spirit, a typical English merchant of his time: adventurous, thrifty, indomitable, and endowed with admirable judgment. Intellectually his outlook was as radical as his personal habits were moderate. He never accepted the establishment of his times, nor sought to become part of it. He voted Whig and he worshipped Unitarian. The old Dissenting chapel in Paradise Street, which he attended regularly, has given place to the handsome church at Hope Street, which successive generations of Bowrings have supported. But his monument is not there. Benjamin's true memorial is neither a covered-up churchyard nor a commemorative plaque. It lies, rather, in the whole fabric of integrity and sound business that grew from the foundations he laid, and the principles he laid down in that memorable letter of 19 March 1841 when he wished for his sons 'every success which can be expected to result from combined industry, careful speculation and unanimous determination to forget the interests of the individual in the better interests of the whole'.



PART TWO

Across the Oceans



5. Sails and Seals

I

One day in the summer of 1840 a strange turbulence in the waters of St John's harbour rocked the sailing vessels moored to the wharves and sent their masts and yards swinging across the sky. The disturbance was caused by the paddle-wheels of HMS *Spitfire*, the first steamship ever to visit the island. She had come through the Narrows with a detachment of troops for the Royal Newfoundland Company; but though she presaged the beginnings of a new era the age of sail was far from over.

As we saw earlier, the brig Margaret Jane had set out that spring as the first Bowring-owned ship to follow the seal hunt. She scored a great success, and for several decades thereafter the wind of fortune was to fill the sails of an ever-increasing number of Bowring vessels engaged in the dual role of carrying freight and passengers across the Atlantic and hunting seals off the Newfoundland coast.

When Benjamin Bowring first arrived in Newfoundland, the seal fishery had already begun to develop along the lines which his firm was to follow. Each spring, from St John's and other ports, the sealers used to set out through the ice in small sailing craft to pursue their quarry in severe and variable weather conditions.

The tale of their adventures is in fact one of almost incredible hardihood, set amid the gales and freezing wastes of the North Atlantic ice in the tempestuous early months of the year; a tale written in the blood and slaughter of uncounted millions of the hunted, and signed all too often with the death of the hunters. But this is only part of the saga. It speaks, if ever a sea story did, of rough comradeship and humour, of the Newfoundland seaman's conspicuous loyalty to his captain and shipmates, and

always of the fierce fleet rivalry to be first home with a full load of seals.

The story of the Newfoundland seal hunt goes back a long way. For most of the 18th century the modest trade from the seal fisheries was based almost entirely on netting the seals as they passed inshore on their annual migration. Later, netting was supplemented by the use of small open boats, each manned by a crew of five or six men, and a gunner whose task it was to pick off the seals as they rested on the drifting ice-floes. The first impetus towards a more intensive exploitation came in the 1790s, after some whaling vessels from Scotland had shown what bigger ships could do. Encouraged by this, the Newfoundlanders took to fitting out half-decked boats and schooners of 30 to 50 tons for the seal fishery. Then came the use of bigger vessels still and, in the 1860s, the first of the 'wooden walls', as the timber-hulled steamships were affectionately called. In another century the industry was again transformed by specially built ice-breakers and by the use of spotting aircraft and helicopters.

To go back to the early decades of the 19th century, the growth of the sealing industry brought other benefits in its train. In order to build and maintain the ever-growing fleet, new yards were opened in many of the outports, and work in consequence was assured for many islanders who did not themselves follow the sea. Ships were built, ropes and rigging made, and repairs taken in hand so that more and more the coves resounded with the thud of shipwrights' axes and the creaking of blocks and tackles while the sealing ships were fitted out. As 30 vessels were built in 1804 alone, the old lie that Newfoundland offered a living only in the fishing season was obviously being nailed to the masts of sailing vessels engaged in the chase for seals. By the 1850s these numbered at least 300; which brings us to the closest quarters with this unusual and hazardous venture.

Unlike the 'fur seal' fisheries of the Behring Straits—these produce the finest pelts—the Newfoundland fisheries in Benjamin's time were based upon 'hair seals', whose value lay principally in the oil recovered from their bodies. The skins,

which were processed into leather, had a secondary economic importance. In our own time the skins have become more valuable than the oil.

There are two main species of hair seals, known on account of their physical appearance as harps and hoods. Those that are cream coloured when young develop a brown harp-shaped mark along the shoulders and sides when fully grown, by which time they are six feet long and weigh, on the average, a little over 300 pounds. The larger hoods average 600–700 pounds and measure nine feet or more. Grey in colour, they are mottled with spots of brown; and they differ from the harps in other respects. The harps are gentle creatures, like their name. The hoods, on the other hand, are aggressive and warlike. They derive their name from the heavy folded sac of skin which the male seal inflates above his head when angered or alarmed; and indeed the sight of an old dog hood, blown with fury and thrusting his way forward in defence of his mate and her pup, is calculated to frighten the most intrepid hunter.

The season of the seal hunt has always been governed by the annual migration of the herds. Each autumn the hoods and harps leave their summer quarters within the Arctic circle for a 4,000-mile southward journey to the Grand Banks. The hoods from the east Greenland coast ride the ice floes which are swept towards the shores of Labrador by the Arctic current, to meet the harps drifting south from the east side of Baffin's Bay. From there onwards the seals travel south in two long, roughly parallel columns, with the harps nearer the land. At the end of their journey they all reach the Grand Banks, where the rich supply of cod and other fish fattens them up for the return trip.

Early in February the seals move north again, until they run once more into ice swept down to the east coast of Newfoundland by the Arctic current. The southern fringe of the floe, loose and broken, is known as 'slob' ice; and it is through this that the seals make their way until they reach the heart of the Great Floe, where they congregate in hundreds of thousands for the whelping season. When the pups are less than a month old the seal hunt

begins; and shortly before that, another migration takes place on shore as the crews of the sealing fleets assemble.

The perils which confront these crews are often prodigious. In the sealing season the navigational hazards in this part of the North Atlantic are particularly severe. There is danger of violent north-east gales, with blinding snow and hail which cut down visibility to nil. Often the force of the gale whips the open sea into a swell which shatters vast fields of ice into broken pans and then, running counter to the tide-race, piles the rafts of ice into crazy splintered masses jammed solidly against each other. There are also icebergs and huge low-lying ice chunks known as 'growlers': these are a constant menace to shipping. Fog and mist also abound, and with a drop in temperature freeze over the decks and rigging, and jam the running gear. Worst of all, the weather is never stable. There are odd days when tempest and blizzard are stilled and warm sunshine floods over the ice-fields from the clearest of blue skies; but at any moment the glass may fall, and a ship which has been running easily through open lanes of water may find herself, only a few hours later, crashing into pack-ice or, worse still, caught in a 'pinch', when a fresh gale unleashes its fury.

If modern steam-ships, with their manoeuvrability, often run into trouble, it was a much more dangerous venture for the sailing ships which first set out under the Bowring flag. With their ability to make headway depending entirely on the set of wind and tide, it must often have been a matter of sheer luck whether they could break their way through the ice in the direction of the

'main patch', or centre of the seal herds.

Once there, the crews were put to the sternest test of all. In freezing temperatures, exposed to wind and blizzard if fortune ran against them, they pursued their quarry on the ice. Jumping over the sides of their ships, the crews 'copied' (or leaped) from pan to pan across open water or across melting 'sish' ice, encumbered with gaffs, skinning-knives and ropes.

The fat little whitecoat pups were the most prized quarry. A blow on the head from the spiked gaff soon despatched them.

while the two or three year old 'bedlamers'—a corruption of the French fishermen's bête de la mer—were a tougher proposition especially if they were pugnacious. When the seals had been killed the skins and fat were 'sculped' from the carcasses, and then dragged in a blood-stained, oily trail to the ship and carefully stowed on board. Yet if the dangers and discomforts were enormous, the rewards were correspondingly great. Seal oil was a valuable commodity, increasingly so as the methods of refining it were improved. At one time, the fat was left to decompose in large vats from which the oil was gradually drawn off; but early in the century a new process was introduced by a merchant at Harbour Grace, who found that larger quantities of pure sweet oil could be extracted from the fat by boiling it. Later still, refineries were introduced and a virtually odourless oil was placed on the market.

The benefits of a successful season were gladly reaped by both the owners and the crews of the sealing fleet, with the latter drawing an extra bonus in proportion to the size of the catch. The growth of this part of the Newfoundland economy can be judged from the total exports of sealskins in the earlier years of the 19th century. Whereas in 1820 the figure was 213,679, it had mounted to nearer 400,000 by the later 1830s. In the 1840s half a million was normal, while in 1840 itself, a particularly good year which greatly influenced the Bowring Brothers' decision to play a bigger part in the seal trade, more than 600,000 sealskins were exported.

The oil landed at Liverpool that summer by Margaret Jane after her first participation in the seal hunt was sold for £30 a tun, while two years later a price of £40 was obtained. As the visions of gold which Charles Tricks and his brothers had discerned on the Arctic ice-floes were evidently turning into hard coin of the realm they were naturally encouraged to send more ships out in the next few years; but for the time being, at any rate, they went cautiously. In some measure this was due to the warnings their father sent from Liverpool. Benjamin had always been distrustful of the seal hunt since its disastrous failure in the

spring of 1817, which followed upon a winter of famine and was itself followed by the fire which destroyed so large an area of the town in November. He had also witnessed other seasonal failures. But at least he had already helped to outfit many ships for the seal fishery, with a fair measure of profit; and before he died in 1846 he felt more reassured.

It is impossible here to tell the story of the seal hunt during the next few years in any great detail. But one aspect of Bowring Brothers' participation is clear. Heedful of their father's cautions about the commercial risks of the seal trade, Charles in Liverpool, and his brothers Henry, Edward and John at St John's, concentrated more in the late '40s and early '50s on building up a tramp fleet under the red cross house flag that soon became familiar in many seas and oceans. Usually, therefore, the brothers sent no more than three or four ships to the ice. But obviously there was a change of mind in 1855, when despite considerable preoccupation with the building of new merchant ships they sent out six ships with a total complement of almost 270 men. These included the 134-ton Roxana, named in the lists for the first time this year and commanded by Captain William Jackman, the first member of a notable family of sealing-skippers to serve under the Bowring flag.

This significant increase may have been due to the striking events of 1854 when the attention (and enlightened self-interest) of Newfoundland citizens were divided between the Crimean War and an amazingly successful seal catch; for these two events were dominating topics in the public mind. On 7 April, for instance, the Newfoundland Public Ledger announced that Bowring's new barque (presumably Miranda) had arrived from the Mersey, bringing newspapers up to March, and thus encouraged gave its own views on the Russian situation. Such matters, however, undoubtedly weighed less with most of the inhabitants of St John's than the fact that the first twenty vessels home from the seal fishery had brought back the largest catches in living memory. The average haul seemed to be of the order of 5,000 to 6,000 seals; and the biggest vessels, familiar with such

catches, were each discharging at least 3,000 more. The brothers could hardly have had greater incentive to increase their sealing fleet the following year.

II

Concurrently with the development of the sealing business there was a growing Bowring interest in trade not only between Newfoundland and the United Kingdom, but also further afield—to the Mediterranean, to South America and even as far away as Australia.

The real mainstay of the island's economy at this time was still of course the cod fishery. Dried salted cod had been exported to England ever since the foundation of the colony, and there was a continuing demand near home for both fish and cod-liver oil in Canada, the United States and in Newfoundland itself. But during the 19th century the Mediterranean and South American countries, together with the British West Indies, became the most important market, since it was in these countries, where the use of fish was enjoined for religious reasons on fast days, that the Newfoundland merchants could depend on a regular demand for their product.

From schooner dories on the Grand Banks and inshore fishing stations on the Labrador coast, the Newfoundland fishermen reaped the annual harvest which would grace the Friday dinnertables of Palermo and Cadiz, Pernambuco and Barbados. In return, these places exported to Newfoundland wine, coffee, fruit, and the salt which was necessary to preserve the fish. It is curious to think of salt from Trapani being carried to St John's, transferred to fishing schooners, carried out to the Grand Banks, and then, after being absorbed into the flesh of the Newfoundland cod, reaching Sicilian dinner-tables again in dishes of baccalà or baccalao as it is called in Portugal. For on the Grand Banks the fish had to be split, washed and salted immediately; and when the fishing schooners returned to port the fish were once more washed in brine and dried in wind and sun.

Cod for the South American market was packed in barrels; but for the Mediterranean it was packed in the holds of the 'fish boxes', as the little trading schooners were called. The holds were first of all carefully lined with 'longering', or strips of the rind from young birch trees. Then brushwood, usually of spruce, was laid down to form a thick mattress, and finally strips of bark were laid on top to form a cool, damp-proof insulating layer on which the dried fish was packed.

As trade expanded during the later decades of the 19th century, the South American cargoes were usually carried in larger vessels of anything up to 1,000 tons, some of them taken on charter by the Newfoundland fish-exporters, others owned by firms such as Bowring's, Job Brothers, James Baird and Baine and Johnston. The trade with Europe on the other hand was essentially a small-craft affair, conducted in schooners of 100 tons or so, like the first of the Bowring vessels. Some of these ships were colonial-built, as the phrase still went, on Prince Edward Island. Others came from Portmadoc in Wales; while in the second half of the century the West-country brigs and schooners with their tough, drawling Devon and Dorset crews became a familiar sight in the creeks and small harbours around the Newfoundland coast.

The accents of those West-country men must have fallen nostalgically on Benjamin Bowring's ear in the days when he too was emerging as a ship-owner. We have seen how he acquired his first ships and how, when he returned to England in 1834, one of his first preoccupations was to buy *Velocity*, a vessel which lived well up to her name by crossing from Liverpool to St John's in 20 days.

Later, faster sailing ships were to put up even better performances. The brigantine *Dante*, for instance, once made the crossing from St John's to Greenock in nine and a half days. Another remarkable ship was the brigantine *Silvia*. Between June 1885 and June 1886 she not only crossed the Atlantic eight times but spent nearly two months plying between Gibraltar and nearby Spanish and Portuguese ports. Of her Atlantic crossings, four between Newfoundland and Portugal were made in less than 20 days.

Yet although these sailing vessels put up such impressive performances, unfavourable winds often caused vexatious and costly delays—and sometimes produced legendary stories. To quote only one: the Bowring Shipping department at Liverpool used to tell many years later how two fine brigs (not Bowring's own) were about to set sail from the Mersey for the West Indies with a favourable wind. One brig was lucky and got out of the river before the wind veered suddenly to the nor'west. The other was just too late, and with the nor'west wind remaining constant not only stayed in the Mersey for several months but was still there when the first ship returned from her long and profitable voyage.

Having strayed thus far from the sequence of events which enlarged the Bowring sailing fleet both before and shortly after Benjamin's death, we must return to a stricter chronology. Margaret Jane and Symmetry were followed—in 1843—by a remarkable 125-ton schooner named Harriet after Charles Tricks' wife. The first English-built vessel to be owned by Bowring's, Harriet was never sent to the seal fishery, but remained instead on the transatlantic run as a cargo and passenger vessel until she was sold in 1860. In her first year of service she visited Cork, Torquay, London and Cadiz, bringing the newly-married Edward Bowring and his wife from England to Newfoundland, and making one of her westward runs in thirty days.

This compared favourably with *Garland*, a chartered brig which took 70 days that summer to battle her way over from Cork with a cargo of lime. As the lime, when it arrived, was doubtless well slaked by the Atlantic rollers, one can only hope that *Garland*'s crew were able to engage in some slaking on their own account when they reached St John's, for *Harriet*'s cargo had included 20 cases of champagne and a large consignment of bottled beer.

Next year Harriet was to make an even better run. When Henry Price Bowring and his brother went to Newfoundland, they stepped ashore at Bowring's wharf a mere 25 days after going aboard at Liverpool. No doubt they were glad to reach their destination, for in those days travel by sea was often a

comfortless business. It was no infrequent occurrence for a Bowring ship that set out spick and span from St John's, firstly to grope through the dense fog that much of the year shrouds the offshore waters, then battle her way through huge Atlantic storms, and finally, if destined for South American ports, crawl for as many as 40 or 50 days through airless tropical heat.

Such contrasts reflected of course the great variety of the colony's trade at this period. To give one very surprising example, in the early '40s several cargoes of ice, cut into large square blocks, were shipped to the United States. One American captain received 1,200 dollars for freighting ice from Boston to New Orleans, where it was used for food preservation. But perhaps this is not so surprising after all since around the same period shiploads of ice were regularly exported from Bergen to Berwick so that Tweed salmon could reach the London market in prime condition.

It is not known whether any of the Bowring vessels ever carried ice to the United States or the West Indies; but it is interesting to speculate on how many of the household articles or imported foods used in the Bowring home reached Newfoundland as part of Bowring ship cargoes. Probably well-nigh everything, for judging by the newspaper advertisements the family could consume Gloucester cheese from England, fruits and guava jelly from the West Indies, and port from Portugal. Rock salt was brought from Cheshire, sea salt and red wine from Sicily, while tea, coffee and Dutch gin offered a choice of stimulants. As for manufactured articles these ranged from sheet lead to bars and bolts, and were regularly carried in the company's brigs and schooners. But perhaps the growing diversity of this trade in the late '40s is illustrated best by an unusual cargo which reached St John's in a Bowring ship in 1846. This consisted of 20,000 bricks, destined not for Newfoundland but for re-exportation. It was in order to share in increasing traffic of this kind that the firm embarked on a new shipbuilding programme a year or two after Benjamin's death in 1846 and its recovery from the fire at St John's in the same year.

After the fire, Harriet was sent to St John's with a cargo of

desperately needed stores. There was little she could bring back in return; but later that year she discharged 12,000 sealskins in the Mersey, and gradually the rhythm of trade settled down again to its expanding pattern.

The following year was one of recovery. Apart from the growth of the cargo trade, three ships were sent to the seal fishery, and during the next twelve months Bowring Brothers handled 20,000 sealskins and 1,250 casks of cod and seal oil. In Liverpool, C. T. Bowring and Company advertised for sale a number of vessels built on Cape Breton and Prince Edward Islands; and in the meantime, in order to extend their interest in the tramping business, orders were placed with English yards for new construction on a larger scale.

Thus the brig *Emma*, of 207 tons, was launched at Shoreham in 1849, and named after Edward Bowring's wife just as *Harriet* had been named after Mrs Charles Tricks Bowring. Evidently things were now moving at speed. It was only a year later that Bowring's placed their first order with Cox of Bridport for the 220-ton brig *Titania*, a vessel commissioned to initiate a service between Liverpool, Newfoundland and Brazil, which was to be maintained until well into the 20th century. It was also in 1850 that they subscribed for the first time to Lloyd's Register. Five vessels were then listed in the Bowring fleet—the brigs *Titania*, *Emma*, *Kyanite* and *Symmetry*, and the schooner *Harriet*.

The 1850s proved a decade of rapid growth for the firm's cargo traffic, for another 11 ships were to be added to the fleet before 1860; and this raised a minor problem of nomenclature, since after *Harriet* and *Emma* there were not, for the time being, enough Bowring wives to go round.

III

A good name, according to Ecclesiastes, is better to be chosen than great riches. Bowring's managed to get the best of both worlds, for they not only succeeded in finding good names for their ships, but also had the satisfaction of seeing riches accumulate on the rising tide of commerce on which these ships were borne.

For more than a century since the building of the first *Titania*, the firm has kept up the tradition of using Shakespearian names, though for certain purposes it is now and then disregarded. Thus Cox of Bridport matched *Titania* with *Oberon* and *Prospero*, and thereafter for 15 years the list reads like a Shakespeare concordance—*Hermione*, *Imogene*, *Cymbeline*, *Trinculo*, *Romeo*, *Portia*, *Jessica*, *Ophelia*, *Hamlet*, *Cordelia* and *Viola*. Many of the names were used more than once, as new ships were commissioned to replace losses. There were for instance three *Romeos* and four different *Titanias* at various times.

Before this, most of the Bowring fleet—Charlotte, Harriet and Emma, for instance—maintained the homely 19th-century habit of family names; but some vessels, such as Bessie Dodd and Fanny Bloomer, were purchased or chartered from other owners who had probably called them after their own wives or relatives. A century earlier, however, it may have been that sweethearts, rather than wives, were honoured by seafaring men; for the list of Liverpool ships of that period abounds with such names as Pretty Peggy, Charming Jenny, and Lovely Betty, whose engaging personalities were rivalled in the Bowring fleet by the more shadowy Native Lass and a small ship called Fruit Girl which made several Atlantic crossings and often found her way to the West Indies. Built for the English-Spanish fruit trade, where speed was essential because of the perishable cargoes, this fine little craft once made the 3,600-mile run to Pernambuco in 19 days.

Yet if it is something of a problem nowadays to find suitable names for ships, our ancestors were less inhibited. La Hog, Belchere, and La Squinkin apparently caused no surprise at the wooden wharves of the 13th century, while even in the Renaissance The Fawcon-in-the-Fetherlock and the prosaic Shoulder of

¹ The latest of these, the large tanker Orlando, was launched at Port Glasgow on 10 August 1960.

Mutton were to be found alongside the splendour of such names as The Golden Hind and Harry Grace de Dieu.

It is interesting to discover an oddity or two among the Bowring ships also. Dante and Lord Clyde were clearly unexpected characters in the Newfoundland trade. Nor does one expect to find beside the formal Symmetry a little Newfoundland-built schooner named Rise and Go. Another interesting, if unglamorous, name was Kyanite, a Bowring brig called after J. H. Kyan, who had invented a method of preserving wood from dry rot by treating it with a solution of corrosive sublimate.

Then there are the bird names in the Bowring list—Eagle, Hawk, Curlew and Plover—and the place-names: Ulster, Glenfinlas and Glenorchy, which recall Ireland and Scotland, with the tanker Elsinore, sunk in 1914 by the German battle-cruiser Leipzig, maintaining the link with the best-named vessels of all. For these are the ships called after Shakespeare's heroines, with names that never lose their magic—Rosalind, Portia, Desdemona, Juliet and Ophelia.

IV.

The programme of construction in the 1850s called for heavy capital expenditure. But the returns from the increased trade encouraged Charles Tricks to order larger vessels. *Miranda*, built in 1854 at Whitehaven, was a 348-ton barque, while the firm's first iron clipper, *Hermione* of 435 tons, launched at Liverpool two days before Christmas, was bigger still.

Unfortunately about this time, a cholera epidemic broke out in St John's. None the less the company's ships continued, under strict quarantine precautions, to cross the seas with their cargoes. From Mauritius, Naples, Maceio, Pernambuco and Bahia they traded in to Liverpool, clearing once more for St John's with coal and the general merchandise required in the island, where conditions were noticeably changing. But Newfoundland is never quite predictable. In many ways the island moves at speed, in others slowly.

The size of the population had certainly never moved at great speed; which was all to the good since it was difficult enough to cope with the problem of feeding and sustaining even a small population. This, by 1855, had crept up to about 130,000, most of them fishermen living in isolated places along a coastline deeply gashed by narrow inlets and little bays.

Whatever the sense of speed of the more enlightened members of the community, some old-established institutions could not be altered because of the very nature of the fishing and sealing industries. Newfoundland's economy in fact was so precarious that almost the whole island existed on a basis of credit. Mercantile organisations of any stature—such as Job's, Bowring's, Ayre's, Harvey's, Baine and Johnston's—gave credit in the fishing seasons to independent fishermen with their own boats, in order to guarantee their supplies of food and clothing. If the season was good the fishermen made a lot of money and repaid their creditors. If it was bad, they remained in debt. The more industrious, after several good seasons, might even get their own little schooners. A few became merchants of the smaller sort with perhaps a retail store of their own like that set up by Benjamin and his wife, only to end up as yet another of the firms enmeshing the island in this vast interlocking credit system. Most of them never reached the creditor status.

Such then was the situation when Newfoundland was given responsible government in 1855. The first years of relative independence were prosperous; and though the 1860s were to present a rather different picture, Bowring's at least were able for the time being to weather economic storms with some of the same success as their ships weathered the Atlantic gales. They also kept on adding to their fleet.

As we saw, two ships were built in 1854. Within a year Imogene was launched at Liverpool, and a year later still Prospero (II), another iron barque like Imogene, which had already started a new packet service direct from Liverpool to Pernambuco, was built at Bristol for the same trade. It can be taken for granted that Imogene's captain and crew drank the traditional toast of

'Forty days to the Westward' before slipping out of the Mersey. If they did, their hopes were more than fulfilled, for she made the crossing in 30 days on her maiden voyage and 24 on her second trip.

But Imogene's good luck did not hold. On her third voyage to Pernambuco, at three o'clock on the morning of 20 September 1856, the day after leaving Liverpool, she collided off Holyhead with an iron steamship, whose mate was later held responsible at the official inquiry. Fortunately Imogene was fitted with water-tight compartments, so that although she was holed to the water-line she continued to float for more than two hours. The passengers and crew meantime were taken off in small boats. But nothing could be done to save the ship and her cargo, and £60,000 worth of goods went to the bottom of the sea together with a ship just over one year old.

Another disaster followed a few weeks later. Early in November 1856 the company's new brig Emma was 30 days out of Liverpool with a cargo of salt destined for the St John's exporters of codfish. She had only about ten miles to go but the sea was rough; she became unmanageable; and a heavy swell drove her ashore near Flat Rock where she became a total wreck. To try to save his fellows, a brave Italian cook, who had probably been signed on at Leghorn or some Italian port of call, jumped overboard among the rocks and lost his life trying to get a line ashore. Captain White and his crew, however, somehow got on to a ledge on a cliff face where in the darkness for many hours they kept up a barrage of shouts for help. These providentially attracted a dog who heard the shouting on his prowls, and was intelligent enough to run from the cliff edge to his master's house some distance away. Having wakened his master, a fisherman, and his two sons by barking loudly and scratching on the door, he led them to the top of the cliff where he had heard the voices. There they lowered a rope and the seamen were duly drawn up the cliff face to safety.

6. Triumphs and Disasters

I

With the Imogene and Emma losses the company entered a strange

new phase of alternating triumphs and disasters.

In 1857—a year, incidentally, in which 28 ships cleared from the Mersey either under Bowring ownership or on charter to the firm-Frederick Charles (afterwards Sir Frederick) Bowring, eldest son of Benjamin's son John, was born at St John's; his uncle Charles Tricks was elected as a Liberal member of the Liverpool Town Council; the wooden barque Imogene (II) and the iron brig Cymbeline were built at Bridport and Chester respectively; and finally Bowring Brothers were appointed agents at St John's for the North Atlantic Steam Navigation Company, a concern which ran two powerful iron screw steamers between Liverpool, St John's, Halifax and Portland. The following year saw the birth of another knight of the future, John Bowring's second son Edgar Rennie Bowring, the building of Trinculo at Bristol for the Liverpool-Brazil trade and an increase in the insurance business transacted by Bowring Brothers, who had been acting as Newfoundland agents for the Liverpool and London and Globe Insurance Company since 1849. In 1859 another ship was added to the fleet: this was Romeo, a wooden barque built at Bridport.

A further advance in the company's fortunes occurred in 1860 when Charles Tricks inaugurated a line of packets from Liverpool to Rio de Janeiro, which soon became famous for the speed of its ships. *Imogene* (II), for instance, once made the passage of more than 4,000 miles in 33 days. Remembering that the passage under sail from Liverpool to Rio, some 23° south of the Equator, necessitates traversing the whole of the Horse Latitudes and Doldrums, and that this could mean being many days becalmed

or semi-becalmed in an area covering 2,000 miles, an average speed of 5 knots over the whole voyage must be considered extremely good going for a sailing ship of the time. But this was only one of many similar achievements. Some ten years later, when the forts at St John's were dismantled, *Imogene* carried guns and other military equipment across the Atlantic and through the English Channel to Woolwich in the record time of 14 days. Returning to 1860, it was also in that year that Charles Tricks became a director of the Liverpool Chamber of Commerce, and sent his son William Benjamin from St John's with instructions to set up a branch of the company in the United States.

Having arrived in New York towards the end of the year William Bowring hoped to complete his arrangements for the new office early the following year. Unluckily these hopes were dashed temporarily by the outbreak of the American Civil War in April 1861, and in the general upheaval that followed, the opening of what was to become an important branch of the main business had to be postponed. Though disappointed by this delay, William consoled himself by marrying a lady named Isabel MacLean Jarvis. And in 1862—a year which also saw the marriage of Charles Tricks' eldest daughter Charlotte to Laurence Stoddart, partner in a firm of shipowners and brokers called Stoddart Brothers—he was at last able to fix the nameplate of Bowring and Archibald to the door of 29 Broadway.

William Bowring's partner was Brenton Archibald, son of Sir Edward Archibald who was then Consul-General in New York; and the new firm was based on a family friendship of long standing. The Bowrings' association with the Archibald family went back many years, for it was this same Edward Archibald who had been appointed, in 1833, first Clerk of Assembly in the famous Bow-wow Parliament, and Benjamin and he had been friends before that.

The New York branch soon settled into its stride. Its original raison d'être was to purchase wheat, flour, beef, pork and beans for shipment to Liverpool and St John's, and in the accomplishment of this no time was lost. Soon after the office was opened

the first of many shipments of wheat and flour to Liverpool was made by schooner. It was also not long before Bowring and Archibald became not only Lloyd's Agents at New York but also shipbrokers, managers of the Bowring shipping service between New York, Halifax and Newfoundland, and pioneer shippers of petroleum. Elsewhere, during these swift-moving years, the company's fortunes were much less happy.

In Liverpool, and the rest of Lancashire, business suffered serious setbacks with the outbreak of the American Civil War. Supplies of cotton to Lancashire were cut off so abruptly that many mills (and ships) went quickly idle. Thousands of cotton workers were left unemployed and the Liverpool city fathers, including Charles Tricks, had to organise and contribute to a relief fund which eventually raised almost £100,000. To worsen the situation there followed a wave of speculation in cotton and property, which, as it surged round Charles Tricks and his colleagues, called for wisdom and restraint in their business dealings.

II

In the wildly different setting of Newfoundland, 1861 was also long remembered for riots, a turbulent general election and bitter controversy within the Government itself about poor relief. The colony's revenue for the year fell as steeply as the accumulated public debt soared. Trade too was poor, following two years of bad results from the cod-fishery and the loss of the valuable outlet for herring in the Southern States because of the Civil War. Not unnaturally, such signs of approaching economic difficulties, after a period of relative prosperity, spread dissension throughout the island. There was conflict between Protestant and Catholic, merchant and fisherman, Governor and Government; the local newspapers, editorially, were at each other's throats; and the political scene became so volatile that there were even serious disturbances between rival Catholic candidates

during the election. In many parts of the island there was looting and destruction of property.

In the first few weeks of the year, none the less, the rhythm of social life was maintained. The many societies in the island were duly meeting—the Bible Society, a Christian Association, a St Andrew's Society, the YMCA, a Dorcas Society, Masonic Lodges and the Temperance Society. As for the Burns Club everyone acquainted with its members knew that nothing would stop their annual supper. But as the year wore on the colony grew more restless till suddenly the political troubles, which had been simmering for some time, came to the boil in early spring when the Liberal Premier, John Kent, publicly accused the Governor, Sir Alexander Bannerman, of conspiring with the Opposition to defeat a Government bill. When Kent declined to retract the charge the Governor dissolved the House of Assembly, dismissed the Government and invited the Opposition to form a new administration.

With the general election that followed came ugly riots. At Harbour Main one man was killed and several were injured during the bitterly fought campaign between the rival Catholics. When the results were declared for this seat, both factions claimed to be elected and charged their opponents with intimidating the returning officer. The officially defeated pair pressed their claim to the extent of taking their seats in the House of Assembly when it was opened in May; and though they were eventually removed by the police, there seemed to have been behind them such an active element of public opinion that the Governor, on his way to inaugurate the new House, was jeered by hostile crowds, and during the opening ceremony the Colonial Building was besieged by a mob which tried to break into the Assembly. Later that same day a store owned by relatives of the officially successful candidates at Harbour Main was wrecked and looted, soldiers were called out to control the crowd, and a magistrate read the Riot Act. Despite all this the rioting went on. Shots were fired at the military; and when the officer in charge ordered his troops to return the fire, three people were killed and some twenty wounded.

This mob violence may to a great extent have been artificially provoked as some historians have claimed. Yet underlying it there must have been real fears of financial insecurity. Poor Relief, introduced six years previously as an emergency measure, now absorbed about one-third of the colony's annual revenue: hence the Governor's insistence that the employment of man-power should be diversified as a means of cutting down the inordinate relief expenditure. As for the Premier, Kent was against a policy of indiscriminate poor relief but could not unite his party behind his view. There was, in fact, a major split in the party over leadership, which aggravated the issue. After the election Kent, from the Opposition benches, condemned the new Government's financial policy, opposed what he interpreted as a plot by the 'Governor and the Merchants' Party' to devalue the colony's public debentures, and challenged the equity of increasing the salaries of law officers by paying them in dollars at a favourable sterling exchange, when the time was ripe for urgent economies the very point which had been the cause of controversy earlier in the year. Kent had then been preparing a bill to limit the sterling value of official salaries and claimed that the Governor had intrigued against it. Thus the issues which had brought about the 1861 election were far from resolved by it; and to make matters worse some sections of the Liberal party took their fall from power with an ill grace.

Although there were no further outbreaks on the scale of the inauguration-day riots, life in St John's was far from settled. Not long after the new House had assembled, the Public Ledger, deploring 'the condition of our community', noted that incendiarism appeared to have taken the place of open riot, and people looked nightly for fires. It was an extraordinary period, aggravated by weather so hot in July that tempers rose again to danger point,

and a number of dogs went mad.

The violence of language and action that sets 1861 as a year apart in Newfoundland history was to prove, however, a turning point in the life of the colony. As Prowse remarked 34 years later:

Out of evil sometimes comes good; the direct result of all this rioting and violence, all this storm of violent partisanship and sectarian strife, was to put an end for ever to religious ascendancy on both sides. After a short respite, it became the settled rule in the formation of our Government that all religious parties should be fairly represented in the arrangement of an administration and in the distribution of offices. As a direct result, sectarianism in politics, bigotry, and intolerance, have year by year diminished.

It is against this uneasy background that we must now view the firm's activities in the early '60s. Despite the anxieties caused by civil riot and economic depression, the office at St John's was always busy though the financial returns were variable. But this is certainly no ground for surprise. In 1861 and for a long time to come the island's life was still perilously dependent on the vagaries of cod, seals and weather, and for her basic seaborne necessities on the United Kingdom, North America and the mainland of Europe. Meat, butter, tea, salt, sugar, cotton material, hardware, leather, rum, port and even common bread or hard tack, as the fishermen's biscuits were known, had to be imported regularly in large quantities. Some of these commodities may seem remarkably perishable for ocean-going trade involving sailing-ship voyages of 40 days or more. But the trade was longestablished and essential since the colony still had few resources, as the context of its economics shows. In the three years 1857-1859 Newfoundland imported an average of £60,000 worth of 'hard bread', a great deal of it from Hamburg. Most of the island's flour, on the other hand, came from the United States.

Many merchant-venturers were attracted to this traffic, with its double chance of certain profit from essential ingoing commodities and the possibility of getting seal and codfish cargoes for the return journey. Everyone knew also that to make money they had very often to gamble, with the odds staked heavily against them. Since the steamship had not yet come fully into its own and modern navigation aids were still unborn, the coast of Newfoundland and the Gulf of St Lawrence were as dangerous

as ever, and maritime risks in the region as great as anywhere in the world.

The last voyage of the Irish brigantine *Perseverance* is an instance of the recurring hazards inevitable if the island's transatlantic commerce was to be maintained. This little 195-ton ship—small by modern standards even for coastal shipping—sailed from Hamburg for St John's early in 1861 with a large consignment of ship's biscuits for Bowring Brothers. Thirty-five days and about 3,000 miles out of Hamburg, with only another two days' sailing ahead (or so it seemed), *Perseverance* ran into heavy pack-ice, split in two within a few minutes and began to sink. The crew of ten managed to get clear in an open boat, but had no time to stock it adequately with food and fresh water. They had, however, thrown on board a few bags of ship's biscuits and some meat: enough, as they thought, to make short rations for ten days at most. Their drinking water came from the ice around them.

The ship had struck on Tuesday 9 April. On Friday the first man died. A week later three more of the crew succumbed to hunger and exposure, by which time the remaining men had barely the strength to throw the bodies of their dead shipmates overboard. Nor had they the strength to live. At the end of another week only *Perseverance*'s master, Captain Wilson, was alive when a passing ship sighted the boat and came to the rescue.

By this time Wilson, who was to make a remarkable recovery ashore, had been afloat in near-arctic conditions for 18 days. Beside him lay two dead members of his crew. He had tasted not a single morsel of food for almost a week. How many times he must have recalled, with a feeling of gnawing frustration, the bags of ship's biscuits in his cargo intended for Bowring Brothers. But undoubtedly his worst moments were those when he had seen other ships pass by, always out of hailing distance and too far away to catch sight of his small boat in the ocean swell. He had also suffered not only the agony of watching his entire crew dying before his eyes but the horror of some of them being driven insane by pain and privation before they died.

However, *Perseverance* was only one of many ships wrecked off Newfoundland about this time; which is why in 1864 a disturbed House of Commons in London called for an official report about the ships lost on or near the Newfoundland coast between 1861 and 1863. In the end it was not the loss of these ships but the failure or partial failure of the cod fishery between 1861 and 1869 and the waywardness of the seal hunt as well, which plunged the island into eight years of misery.

III

As we saw, 1861 was a sombre year for both St John's and Liverpool. At Liverpool, the difficulties created by the American Civil War had less significance for C. T. Bowring and Co. than for the cotton importers and manufacturers, because the firm had already extended its shipping resources. Further ships were planned, and the flags of Bowring ships were increasingly seen on the oceans. St John's, on the other hand, confronted Bowring Brothers with prolonged depression only occasionally illuminated by fitful gleams of recovery.

A succinct account of the time is given by the Royal Commission which reported on Newfoundland's affairs in 1933—another period of strain and stress. Looking back to the '60s the Royal Commission's report, after recounting the 'partial failure' of the cod fishery in 1860, the 'indifferent fishery' of 1861 and the 'almost complete failure' in 1862 of both the sealing venture and the cod fishery, went on to say:

The people had no reserves on which to fall back and were reduced to a pitiable condition. The next few years brought no improvement and the increasing pauperism became a source of continual anxiety to the Government. It was not indeed until 1869 that a remunerative catch was obtained. In the interval numbers of the people had emigrated to the United States and Canada.

In the sad light of all this, it is clear that the '60s, till near their end, were one of the most dismal periods in the island's

history. Bowring's therefore, in common with other business houses, had many setbacks. But at least there were intervening periods when a few better catches, either of cod or seals, did something to relieve the persistent recession; and there were also the trading voyages of her sailing ships to help at the worst times. In retrospect it looks as if Bowring Brothers, in such a crisis, were better placed than some of their competitors because they had a big brother in Liverpool, who was successfully extending the family's interests elsewhere, and would obviously not leave them in the lurch.

In Newfoundland history the spring of 1862 is known as the 'Green Bay spring'. Early that year the wind swung round to the north-east, driving giant rafts of Arctic ice on to the island's shores. The sealing fleet was blockaded in the ports, and it was thought that the season would be a complete disaster, as indeed it was—for the shipowners.

To the inshore fishermen along the northern coast, however, the north-easter brought good luck. The ice jammed into Green Bay was packed with thousands of seals, and there was cheerful work afoot as the fishermen clubbed and skinned their victims day after profitable day with such zest that, as one Irish wag put it, 'even the women and dogs made ten pounds a man.' This stroke of fortune however affected only a fraction of the people, and the next two years brought little respite as we can see from McCrea's orotund account of the fate of the St John's sealing fleet in the spring of 1864:

Four-five-six-long weeks passed by, and not a vestige of news reached the trembling city from the north. It was sickening to behold the anxious, long-drawn faces at the doors watching the staff on the Signal Hill, from which, sad to relate, the pennants for the returning fleet were never to fly. But the ill-tidings came at last. The ships had never struck the seals at all; but, caught by easterly gales between the ice and a lee-shore, had been jammed until they had been crushed like walnuts in that iron grasp. The men, poor wretches! had escaped on shore; and the news came that they were starving in the out-harbours

to the northward, from which the miserable, broken-looking wretches came down by driblets, and slank away to their equally miserable lairs. Down tumbled insurance companies, never to raise their heads again; and oldestablished houses, of undoubted strength and reputation, shook and trembled under such terrific blows.

In grim reality no fewer than 26 vessels were lost that year. Another 140 were jammed in the ice at the mouth of Green Bay, and over 1,500 shipwrecked sailors were landed at Greenspond.

In the meantime, while the shipowners at St John's and the outports were ruefully pondering their losses, as Bowring's did, and many fishermen were racked by poverty, an important innovation was on the verge of revolutionising the sealing industry against the return of better times. This was the coming of steam.

IV

Ironically, the first steamships to join the sealing fleets arrived in the lamentable year of 1862. They came from Dundee, and despite their return with empty or part-filled holds they heralded a new and vital change in the pattern of the seal hunt.

The first steamship which Bowring's owned was an ex-naval gunboat, HMS *Plover*. Purchased in 1865 and immediately renamed *Hawk*, she crossed the Atlantic from Liverpool with a crew consisting of the master, two mates, two engineers, two firemen, one trimmer, a bosun, seven seamen and a cook. *Hawk* went to the ice front in March and returned triumphantly with 10,700 seals. *Hawk* obviously was in luck, as was the tiny schooner *Sarah Ann* which by bringing back 2,500 helped the firm to carry on in a season made disastrous for many owners because some 40 to 50 sailing ships were caught in the ice in Bonavista Bay and returned empty to port when they got free.

While sailing vessels still continued to go to the ice, steamships by the '70s were on the way to taking over the main part of the fishery. So successful were they in landing big catches that the seals were over-fished in these early years of steam: hence the sharp falling-off in the catches during the next two decades. But at least the 'wooden walls',¹ as these small coal-burning wooden steam-ships were called, brought a new and stirring air of purpose to the hunt.

In reasonable weather conditions the wooden walls, battling their way through gales and tempests into the heart of the Arctic ice, often made two or even three sorties each season²; and in a good year their catches were enormous compared with those of the sailing vessels which still engaged in the seal hunt. But the wooden walls were much more costly to operate; and if any got caught in the ice, or missed the seal herds on their northern migration, the financial loss to the owners could be serious. Fortunately for themselves Bowring's with their other maritime enterprises were enabled to weather the worst of the chill financial winds which ruffled the sealing ledgers from time to time.

Behind the facts and figures of the sealing trade there lies a fascinating social chapter in the island's life. For years and years, a berth to the ice was the highest ambition which a young Newfoundlander could achieve. In the first days of March each year, thousands of men would converge on the capital to seek employment aboard the sealing ships. Trekking for miles over frozen trails, leaping across the loosely-packed ice-floes which jammed the creeks, and sleeping in farmers' barns and fishermen's netlofts, they finally reached St John's, where it was considered a great honour to get a berth in the ship of a famous 'Jowler', as the sealing-captains were called.

Amongst all the Jowlers, incidentally, few had reputations quite so high as the skippers of the Bowring ships in the second half of the 19th century and the early years of the 20th, when the company attained a generally recognised ascendancy at the ice

² The practice of one ship making several visits to the ice in a single season was stopped later in order to conserve the seals as a species.

¹ This phrase is much older than most people think. About 480 BC, during the Persian invasion of Greece, the Pythian oracle predicted: 'The wooden wall shall alone remain unconquered.' This was interpreted as a reference to the Greek fleet at the battle of Salamis.



A typically cheerful member of a Newfoundland sealing crew



front. A man signed on by Captain Abram Kean, or by William or Arthur Jackman, counted himself fortunate, for these masters had an uncanny skill in locating the main patch. While there was no doubt that they worked their crews hard, there was also little doubt—in a good season—of the profit in which each member of their crews would share, and of the heroes' welcome that would greet them if they were first back to St John's with a full load, or, as the jargon of the trade had it, 'log-loaded and the first-ship-in'.

The scene at the water-front on the eve of the seal hunt was always a lively one. Lines of men filed past the captains and their clerks, signing on for the voyage and receiving their 'crop money', an advance of pay for kitting-up with clothing, tobacco and other necessities for the voyage. Bowring's and the other stores were then thronged with sealers buying woollen guernseys, leather seaboots, oilskins, sou'westers and woollen caps and mittens. Ice-goggles too were a necessary precaution against snow-blindness, and each man had to have a leather belt fitted with sheaths for a sculping knife, used for skinning the carcasses or 'sculps', and a steel on which to sharpen it. On the wharves also there was frenzied activity as sacks of potatoes, cabbages, turnips and flour were hoisted on board along with barrels of pork, salt fish, boxes of ship's biscuits, molasses, tea and perhaps new sails from Shambler's loft.

In 1846, when the Bowrings were beginning seriously to push their fortunes at the ice, a parson called Philip Tocque published a book in which he gave the sealers as bad a character as he could. 'The seal fishery', he said, 'is not only a dangerous and hazardous enterprise; it not only causes the sighing of the widow and orphan, but it is moreover, in too many instances, a sink of iniquity, where every principle of morality is laid prostrate, and the heart shrivelled up to the narrow dimensions of gain. . . . The sanctity of the Sabbath is disregarded with but few exceptions. How carefully are the vessels insured that are engaged in the seal fishery, which are only the inventions of mechanism, destined to float a short time on the ocean wave and then sink into annihilation.

Not so the immortal spirits who are engaged in the voyage; they will live through the revolving periods of eternity. But alas! We fear few apply to the Insurance Office of Heaven before they

proceed to the perilous and icy ocean.'

But already Captain Giles of Carbonear had decided that on Sundays his men would do no more work than was necessary for the safety of his ship. In subsequent years other captains followed his example, and divine service at sea became the rule rather than the exception. The seal hunters were certainly a rough lot, but they hardly merited Tocque's pious and grandiloquent reproaches, or the lurid picture he drew of the consequences of the drinking-sprees in which many of them engaged on their last night in port before adventuring to the ice:

'Look at the drunkard's swollen face, his burning eyes, ready to burst from their sockets, and his quivering frame ready to sink into the jaws of death; what a host of diseases wait upon him to hurry him to his long home!'

With the advent of the wooden walls the quayside bustle increased, and the air was often thick with coal-dust as the ships were bunkered to capacity. But nothing could detract from the cheerfulness of the clatter and hubbub on the wharves, punctuated as a matter of course with shouting and roars of laughter, as the old hands chaffed each other, hurled friendly abuse at the crews of rival ships, or regaled the novices with tales of previous trips to the ice. But also there were gentler voices as farewells were said to wives and sweethearts.

After the fleet had sailed in a flurry of signal flags, sirens, flapping sails or the threshing of propellers, the women had an anxious time of waiting for their men-folk's return, since on the voyage depended the family's prosperity during the coming months, and there was always the chance that some of the men might not be seen again. Whatever the consequence, when a ship entered the Narrows on the homeward journey, the sound of signal guns invariably brought those who lived in St John's down to the water-front to welcome their men. But one wonders

about the feelings of the good wife of a certain Irish Jowler from Harbour Grace if she could have heard the orders her husband roared out on his bridge. Born and bred in the Gaeltacht, John Murphy had picked up just enough basic English to control his ship and her crew; but he had not, unfortunately, achieved the fine distinction between the words 'salute' and 'shoot'. As his ship reached harbour, he would, as a good Catholic, call to his gunners, 'Shoot the Chapel'; then, as he passed his supplier's warehouse, 'Shoot Ridley', and finally, as the ship ran past his own house, 'Shoot my wife'.

The wooden walls were certainly much better able to withstand the perils of the North Atlantic than the old sailing fleet. But even so, their captains had to perform prodigies of navigation. It is said that it takes three generations to make a craftsman; and the same hereditary background was a necessary part of a sealing master's equipment, especially in the days before radio could inform him of the latest weather reports or a spotting plane scout ahead for the 'main patch' of seals. It is therefore hardly surprising that the same family names crop up again and again in the lists of the Newfoundland Jowlers; for with reason the sealing families were close corporations.

Each year, depending on the set of wind and tide, the heart of the Great Floe where the seals whelp will be in a different sea area. The records show that the main patch, varying from 60 to 80 square miles in extent, may be located anywhere within an area of some 200,000 square miles. When it is remembered that most of the wooden walls had a speed of only 8 to 10 knots—this was much reduced in heavy ice—it is amazing how much skilled observation, inspired guesswork, and sheer good luck was necessary for a successful captain to track down his quarry within a few days of leaving port. Others have been known to miss the main patch altogether and return to harbour with almost empty holds. But usually the main patch was found in a matter of ten days to three weeks. The less confident skippers would tail along behind such experts as Bowring's Captain Abram Kean, whose success in locating the herds was legendary.

Captain Kean, it should be noted, was not above a subterfuge to put his rivals off the scent. One of his favourite gambits was to head off in one particular direction until the other ships were all following him: then, with his stokers tending their furnaces carefully to avoid emitting sparks through the funnel, he would change course abruptly after nightfall for the point where he estimated that his prey might be found. Captain Kean was in some respects as much sought after as the seals, but both his pathfinding and the task of keeping up with him could be strenuous work. On one day the wooden walls would pierce the ice through open lanes. On another they would be thrusting their way through 'sish' or soft melting ice. And sometimes they would be charging the solid sheet ice itself. Oak-framed with a green-heart skin, these ships had stout reinforcing timbers fitted internally to brace them for the repeated shocks that rocked them from stem to stern, and cutwaters sheathed with protective steel plates to bear the brunt of the jagged splinters clawing at them as they rode up over the ice and suddenly crashed through.

Sometimes a ship became helplessly pinched between two crushing and converging ice floes and unable, despite the efforts of her engine, to move ahead or astern. Then the crew turned out on the ice, complete with axes, cross-handled saws, and massive ice-chisels five feet long. With these some hacked and chipped at the ice while others strained at a hawser, trying to free the bows of the ship in a gigantic tug-of-war. If the worst came to the worst, a line of holes was dug ahead, canisters of explosive were sunk into them on long poles and the fuses lit. Then amid a hail of lethal splinters, the ship would be blasted free.

In the heaving barrel on the foremast, meanwhile, a look-out known as the scunner scanned the ice ahead for lanes of open water, shouting his reports through a bitter roaring wind, maybe, to the men at the wheel a hundred feet below while the rest of the crew were getting their gear ready and shifting coal and stores to make more room for the hoped-for seals. The less busy hours were whiled away in the age-old manner of sailors

the world over—spinning yarns, singing ballads of adventure at the ice, knitting, playing cards, whittling away at ship-models, discoursing seriously of rum or true religion, and cursing the weather and the ship's cook with fine impartiality.

Eventually, when the long awaited cry of 'Seals ahead' was heard from the look-out, there was a rush for clothing and gear; and as soon as the ship was alongside the floes on which the seals were resting, the men began to tumble overboard, watch by watch, on to the ice. The Seal Hunt was under way.

During last century the technique on the ice varied little. But here we should give it a closer study, for in the transition from sail to steam the seal fishery became an ever more important Bowring enterprise with a new sense of order and efficiency; and as the century wore on the firm each spring hired large numbers of men who would otherwise have been unemployed.

The first step on the ice is to make an experienced watch-master responsible for each working party in his watch. The men then spread out quickly in the area allocated to this watch, while the master sets up a flag on the centre ice pan as a rallying point. Thereafter the men leap nimbly across the ice floe from pan to pan, clubbing the young 'whitecoats' with their gaffs before their mothers can push them to safety through the blow-holes in the ice. For the dog harps it is a matter of sauve qui peut, with little nonsense about women and children first in their code of behaviour. The dog hoods, on the other hand, will defend their families, and often have to be despatched by rifle fire.

Without further ceremony the carcasses are then 'sculped', the pelt with its layer of fat being removed with quick deep strokes of the knife, after which five or six sculps are laced together on a tow-rope, and each man hauls his tow to the pan-flag. When the whole patch of seals has been taken, the ship makes a circuit of the pans recovering the hunters and the catch before steaming off in search of further spoils. Behind her, the ice is stained with trails of blood where the day's killing has gone on; and already her decks, her men, and their clothing have acquired the filthy patina of oil and blood, besmirched with coal-dust, which will

last through the rest of her voyage till she returns to St John's.

A small patch of 3,000 or 4,000 seals, averaging about 45 pounds weight per sculp, can be cleaned up in a matter of hours. Some of the sculps are stowed away in the holds, packed with ice to cool them rapidly and help protect the skins and fat. But as many sculps as possible are spread out on deck overnight for exposure to the frost. When the day's work is over, the crew repairs below for a 'mug-up' of hot tea and a meal of fried seal-flipper, a dish for which the appetite, sharpened by toil in the keen air, is in no way blunted by memories of the recent operation.

Conditions at the main patch are different. Here the seals are numbered in tens, if not hundreds, of thousands; and a day's haul may well be in the order of 10,000 or 12,000, with perhaps 40 or 50 pan flags, marking another 5,000 seals, still unrecovered by nightfall. In these circumstances, the sealers often travel as much as eight to ten miles over the ice each day with their gaffs and ropes, and even paddling across open water on small pans of ice, using their gaffs as oars. Duckings are not uncommon; but the outer garments are immediately whipped off, wrung out and replaced, after which sheer hard work keeps the unfortunate hunter warm until he gets back on board for a tot of rum and a seat near the galley stove.

A greater danger, when the hunters are extended over such long distances, lies in a sudden change of weather. The floes may break up and be carried miles from the ship, and if luck is against them the crew may have to spend a night in the open, huddled in the shelter of their catch or even walking in small circles until they can be picked up.

Such uncertainties must have been hard to bear. But at least a good return brought ample compensation, as McCrea sensed in a particularly interesting account of John Bowring's reactions when one of his ships returned from a seal hunt in the '60s. Graphically he describes the tense excitement as the various merchants watch through their spy glasses the first of the ships working round Fort Amherst towards the harbour. From the masthead of

one of the schooners the signal flags are finally visible: it is a Bowring number, and on the firm's wharf another flag is run up in acknowledgment. McCrea goes on:

In ten minutes more they know that 7,000 seals are in the schooner's hold, and honest John, with crushed hat, flushed cheeks, and well-bespattered clothes, comes tearing down the hill, heeding nothing as he rushes past to his counting-house. He knows he has driven that last nail into his future villa on the banks of the Mersey. Good, honest fellow! No one jealous of his luck; and yet few would take him as a partner at our whist club that evening; his revokes would be something awful.

Although the opening years of the '60s were poor, things picked up later and in the closing years of the decade Hawk among others was bringing in substantial catches. Yet it was hardly a tale of unalloyed success. Nor was 1870 a year of mighty gain. But at least in 1871 a new steamer called Eagle made three trips to the ice and accounted for 27,553 seals, an impressive total which cheered up the look of the sealing ledger in the Water Street office, and brought fresh fame to her captain, William Jackman, whose conduct four years earlier had made him a legendary character. In a ferocious gale he had come across a wrecked and foundering ship. Securing a line around his waist, he swam out to rescue the passengers and crew, fighting his way through the waves 26 times until he had hauled every man, woman and child to safety.

The annual statistics of the seal-fishery during each of the next few years need not be recounted here. But it is noteworthy that in 1873, when *Eagle* landed nearly 40,000 seals in the course of three trips, the total value of her catch was £23,420. However, the following year—such was the capricious nature of the chase—Captain William Kean put in to Greenspond with only 4,700 seals because 40 members of his crew had contracted measles.

7. Transition

Ι

While Bowring Brothers were thus engaged at St John's, Charles Tricks and his kinsmen were beginning to accumulate an impressive number of vessels at Liverpool. In the '60s alone they bought or built 19 new ships ranging from little schooners to 1,200-ton iron clippers. In the '70s another 21 ships joined the family fleet, five of them steamships. In the '80s, when the transition from sail to steam was in full swing, no fewer than 22 ships were built, and of these 14 were steamers. But the age of sail was far from over, and for some years to come the top-gallants and the royals of Bowring sailing ships were still to decorate the oceans.

The '60s saw a rapid proliferation of the family's shipping interests. An Indian run to Bombay was started with Oberon and Ophelia. Along with the iron barque Jessica these ships were launched in 1863 at Port Glasgow—an enjoyable incursion into the realm of 'Clyde-built' which marked the company's authentic entry into the management of 'tall ships'. A year later Trinculo started a service to Auckland in association with the Liverpool firm of Stoddart Brothers: and also in association with this firm the company started a line of clipper packets between Liverpool and Montreal. In 1866 another line of packets took up the London-Adelaide trade, while others of the company's ships worked out from Liverpool round the Horn to the west coast of America.

All this necessitated a big and continuous programme of ship-building. In 1865 the iron barque *Britomart* was ordered, also from Port Glasgow, and again, as with all his ships, Charles Tricks watched her fortunes carefully, duly recording from time to time her value, depreciation (for income tax purposes) and her whereabouts. He noted once, for instance, that she had made a

profit of £1,130 during the previous year, but was now on a voyage from Cardiff with coals for Bombay, and her subsequent prospects seemed unpromising. Always in such memoranda he gave his company the fine old maritime style, 'Ship's Husbands and Managing Owners'.1

Britomart, two years later, was joined by Cordelia, a sister ship which was to serve the firm for more than 40 years as one of its fastest sailers. As late as 1905 she went from St John's to Glasgow in 12 days, and when she was working in the Australian and Pacific trade in the 1880s she once sailed from New York to Dunedin in 91 days, and from Glasgow to Otago in 97.

The little merchant schooners, meanwhile, sustained the fish and fruit trades at a time which has generally been regarded as their great age. It seems fitting therefore to dwell for a moment on their part in maritime history, since quite a number of these tough but graceful vessels were included in the Bowring fleet.

There was nothing grandiose about them. Essentially they were products of small communities, or ports and harbours where men depended on the sea for their livelihood, even if they never set foot on a ship. These were the seaports' sailmakers, ropemakers, chandlers and carpenters, men who knew the sights and sounds and smells of the shipbuilding industry as intimately as a craftsman knows his tools. The ships they built were small, and fashioned with loving care. In the west of England especially there was a long tradition of this kind, and with it a pleasing way of life. 'The great days of these small ships,' Basil Greenhill wrote in his admirable book *The Merchant Schooners*², 'were in the '60s and '70s of the 19th century, when thousands upon thousands of small barques, of brigs and brigantines, and of schooners, ketches and smacks were built in the small havens and sailed with cargo all over the world'.

Though the demand for them fell away as the century

¹ The Shorter Oxford English Dictionary precisely defines the term ship's husband as 'an agent appointed by the owners to attend to the business of a ship while in port; especially to see that the ship is in all respects well found. Now little used.'

² Percival Marshall and Co., Ltd., London 1951.

advanced, it never died. Small steamships were not yet the answer to long journeys in deep water. The schooner, particularly, held its own on the main seaways until within living memory, and indeed may still be seen in the Caribbean today, plying busily between the many islands of the West Indies and round the shores of Newfoundland itself.

The first schooners were Dutch, no more than small boats rigged with two masts with a large fore-and-aft sail each. The American colonies were quick to adopt the style, and by the time of the Revolution were well known along the North American coasts. 'After the Revolution,' wrote Greenhill, 'American vessels were not popular in European waters and were liable to arrest and condemnation on very small excuse. In consequence great speed and handiness were required and the attendant rise in freight rates made it possible to design vessels in which cargo capacity was a secondary consideration, and speed the first.' These were the conditions in which the fast, rakish merchant schooners with their great sails were developed during the first half of the 19th century—the vessels with which Bowring's and other transoceanic traders built up astonishingly far-reaching commerce especially where perishable cargoes had to be delivered quickly.

Many of these schooners were either Bowring's own or on charter to the company. Unfortunately such records of the time as do exist do not always make it clear which schooners were wholly owned by the firm. For instance, it is stated categorically in the Newfoundland press that the schooner First Fruit entered St John's from Bridport to join Bowring Brothers' fleet on 4 May 1865. But she, like several other ships all mentioned that year in connection with Bowring trade, may have been chartered from other owners. There could not, however, have been any doubt about the ownership of a steel schooner called C. T. Bowring which was pierced by ice off Cape Race in the winter of 1888 and subsequently sank.

¹ The loss of C. T. Bowring is noted in an article entitled 'The Story of the West Country Newfoundlanders' by Vernon C. Boyle, Syren and Shipping (5 July 1950).

The interchange of ships between companies quite frequently worked the other way round. In 1868 the iron clipper Juliet was launched at Belfast from the yard of Harland and Wolff's; but instead of being operated by C. T. Bowring and Co. she was immediately chartered by another company and was then announced as destined to sail between Liverpool and Melbourne. 'She affords an unusually favourable opportunity for passengers,' the announcement went on, 'and is a most eligible opportunity for shippers of fine goods'. The sales-talk in this case was well justified. On her maiden voyage Juliet reached Melbourne in 82 days, and returned via San Francisco with 31,205 sacks of wheat. In that year also two smaller barques—Romeo (II) and Viola—were launched at Liverpool for service on the Black Star Line's Australian run. So clearly the sailing ships were still essential.

Despite the prosperity created by the 36 fine ships of sail which Bowring's owned by 1870, fresh bursts of steam were on the way. Many sailing ships continued to be added to the fleet during this decade, including the brigantines William, Ariel, Harriet (III), Titania (II), Silvia, Vidonia; the barquentines Adamantine, Carpasian, May Cory, Retriever, Ulster; the schooner Bessie Dodd; and, for use on freight and passenger runs to Australia and the Pacific, two splendid iron ships Othello and Desdemona (whose beauty can be judged from her picture in this book). But obviously Charles Tricks and his brother John, who had left St John's for Liverpool by 1870, were also determined to go 'full steam ahead'. For in quick succession came tangible signs of a new emphasis on steam: the wooden steamers Eagle (1871), Falcon and Ranger (1872), Kite (1873), the famous Aurora (1876), and Curlew and Plover (1877).

II

By this time it was naturally the Liverpool office (as it now is London) which guided the maritime expansion of the firm. Liverpool for its own part was expanding too. Between 1837,

when Queen Victoria came to the throne, and 1871 the tonnage of shipping handled in the port leapt from under 2,000,000 to well over 6,000,000, while the value of the dock dues rose from £173,853 to £562,953. Liverpool had also come to conduct one-third of the export and one-quarter of the import trade of the United Kingdom, while one-seventh of all the shipping in the world was registered there.

Judging by Charles Tricks' diary for 1873 Bowrings had a fair share of this prosperity. To take a typical entry, we find that in the first few weeks of the year *Imogene* is at Pernambuco, and *Eagle* at Halifax. *Romeo*, a fast wool clipper on the Australia run, has just completed a voyage. *Bianca* is at Hamburg, and *Harriet* has arrived at St John's. The steamers *Hawk* and *Eagle* then clear for the seal hunt in the spring, and about the same time *Oberon* is at Calcutta loading for New York.

Regrettably, one or two less agreeable items of news are recorded. Harriet has stranded on Oporto Bar, but fortunately her crew and part of her cargo are rescued. Then a message comes from Hamburg to say that all freight for Liverpool has been taken up by other ships, and Bianca is faced with a profitless run. Twenty-four hours later Charles Tricks learns that a cargo has come forward after all.

All this of course was typical of the ups and downs of every maritime concern. And certainly as he went about his business—not only the firm's but also that of the Town Council, and an insurance company of which he was a director—Charles Tricks' thoughts must have been fully occupied in 1873 with news both good and bad.

During the year one of his captains died of yellow fever at Pernambuco; the carpenter and one of the mates of another ship were also reported dead; and a third ship arrived from St John's with one of her crew in a straitjacket. All this was duly noted in Charles Tricks' diary, together with details of the movements of shipping from ports as far away as Valparaiso and Melbourne and as near as Liverpool and Cardiff. At the end of the year, unfortunately, he had the melancholy task of recording that

Oberon's captain had had his ticket suspended for six months. A Board of Trade enquiry into a collision between Oberon and another ship had exempted Oberon from responsibility for the accident, but found her captain at fault for not having made more effort to save the other ship's crew. Eagle's captain, on the other hand, was in better books, and as a supplement to his annual salary of £200, worth many times the same sum now, received a Christmas bonus of £50.

A year or two later Liverpool heard sadder news. On August 1878, while rounding the Horn on passage from London to San Francisco, Juliet struck on an island. It was impossible to launch a boat in the heavy seas which swept over the ship's sides and threatened to carry away all her deck gear. The crew, 26 in number, had therefore only one way of escape from the breakers -aloft into the rigging-and there they clung for 14 hours, helplessly watching a German brig beating slowly past them in conditions of wind and tide that made any attempt at rescue unthinkable. Eventually, the weather improved sufficiently for an attempt to be made to launch one of the boats. But no sooner was she being lowered than a towering wave picked her up and smashed her against the ship's side. A second boat met the same fate, as did the third, during whose launching one of the apprentices was washed overboard. There was only one boat left, and this by great good fortune was safely launched. The crew bundled in, and somehow managed to draw her away from danger to the German brig which had been lying in safer waters until she could send her own boats to the rescue.

Another disaster followed only a few months later when the brigantine *Titania* was wrecked on the Irish coast in County Down, and the master's certificate was suspended for six months after an official inquiry. It was a gloomy period in the Liverpool office, yet the gloom was often relieved by the gains of many of its other ships and by the company's growing profits from the transport and distribution of American and Russian petroleum. But that particular story lies ahead, and in the meantime we must return to Newfoundland.

In 1875 John Bowring's second son Edgar (later Sir Edgar) set out from Liverpool for St John's, where the scenes which met his eyes were very different from today's, and struck at least one contemporary visitor as being a little out of the ordinary. 'A queer place it is,' he wrote, 'with one really good street a mile and a half long, following the water-frontage at the back of the wharves.¹ Higher up the hill is another street, less regular, full of heights and hollows, corners and angles, and not so substantial in its buildings. The rest of the town is composed of by-streets and lanes and a nebulous collection of wooden huts perched higgledy-piggledy upon the stony braes.

'The better class of houses are of brick, some faced with plaster, too many with an old, unwashed appearance. If the folk used whitewash or paint on their houses it would wonderfully brighten up the town. The larger shops are very respectable and do a deal of quiet business, St John's being the emporium for the whole island.

'You will see one shop ornamented with the sign of a white polar-bear, another with a big black seal, here a dog over a door, there a golden codfish. One noticeable thing is the startling frequency of drinking-shops (startlingly infrequent in the 1960s). Very often there are two together. Sometimes there are actually four. Every second store seems to be "Licensed to sell Ale, Wine and Spirituous Liquors".

'Through the streets drive little fish carts drawn by diminutive, shaggy horses. Burly, red-whiskered men in blue guernseys walk along trailing heavy cod in their hands. A knot of bulky, black dogs are snarling over some fish refuse. There are scores of dogs. You see them prowling about the streets, romping with the children or sunning themselves in the doorways. No matter where

¹ This was Water Street, where the Bowring store and wharf lay. The description—by David Kennedy Jr.—comes from *The Book of Newfoundland*, edited by J. R. Smallwood, Newfoundland Book Publishers Ltd., St John's, 1937.

you go you are always knocking against some bass-voiced dog or other. Everybody owns one. Half the poor brutes are muzzled, 'to keep them from fighting with the other half', as an Irishman explained to us. Every second or third dog has its coat frayed across the back and loins from having to draw firewood.

'You walk on rough cobble pavements, and climb steep, foul by-ways, with rocks cropping up in the middle of them. You see rickety houses all out of the straight, shored up with long poles, at one part enclosed with high palisades like Maori pahs (fenced enclosures in New Zealand). You come upon long rows of squalid dwellings, the narrow doors cut in half, with only the lower leaf shut.

'No matter how decayed or wretched the house, it possesses a little shop for the sale of confectionery and tape. Hens dance in and out behind the counter. Nets, sails, oil-tuns and anchorchains lie on all hands. Long-legged pigs, goats and scraggy cows dispute supremacy with bare-legged, bareheaded children who play at 'ringba-jing' and other games in the middle of the street. Down at the shore the fishermen are drying and mending their nets, and at wooden stands erected on the wharves people are buying cod, salmon and halibut.'

Much could be added to this spirited description of Newfoundland in the '60s and '70s. But perhaps it will suffice to say that although much of the island's life and manners was still uncouth—a fisherman, for example, might walk into a house and light his pipe at the fire without asking—there were some amenities more reminiscent of London or Liverpool. Visitors who stayed at Warrington's, for instance, invariably praised it, and one, the Rev. Louis Noble who was writing a book about icebergs, thought it resembled the best type of English hostelry with its comfortable bedrooms, quiet dignity and good food. He praised especially the salmon which Newfoundland produced from its teeming rivers and which Warrington's provided, well cooked, at a reasonable price.

St John's was also as full of characters as ever. One of Bowring's rivals went about with gold rings in his ears; and there was also

an eccentric old junk storekeeper who had been born with the Irish name of Flynn but changed it suddenly to Fling. This was the mildest form of his eccentricity. Rather in the manner of Lord Monboddo, a celebrated 18th-century Scottish judge (and horseman), who refused to ride in one of the new stage coaches because he considered it undignified for a man to sit at the tail of a horse, the worthy Fling opposed the new-fangled gas light introduced to St John's for the first time by John Bowring, and clung to tallow candles till the end. Vaccination, too, he considered to be among the devil's evillest inventions. As for the first Atlantic cable, it is recorded how the beaming Fling turned the day on which St John's heard of its breaking into an occasion for unrestrained rejoicing.

This then—at least in its trading centre—was the place Edgar Bowring came to in 1875, just too late to witness the bustle during the sealing spring. The ships sailed in the second week of March. Many did not get very far, and were caught in heavy ice just outside the harbour for some days. But before the calendar month was up Hawk reached St John's with over 10,000 seals, or about 204 tons of fat—her best single haul for seven years. On Saturday 10 April Captain Arthur Jackman sailed in Hawk for his second trip, and after a quiet Sunday the firm's employees set about processing the carcasses. But on the Tuesday William Jackman brought in Eagle with 10,212 seals, and these were of better size and weight—225 tons in all. Hawk's second trip was a disappointment, for she caught only 284 seals, but Eagle returned with another 2,887, making a total catch of 300 tons weight for the season.

Then came disaster to one of the two rivals. In the spring of 1876 Hawk was lost on her second trip of the season to the ice. The results of the first trip had been disappointing, only 4,126 seals being taken. But in spite of losing his ship Arthur Jackman took Falcon out the following year, and in 1878 he brought her back as 'first ship home' with 21,190 seals.

Kite also did well. In 1877 she loaded over 13,000 seals in four days; but owing to a damaged propeller she took six days to

crawl home. Her bows and quarter sheathing, of stout oak, had also been damaged by the ice, the bolts showing by as much as two inches in some places. Repairs were immediately set in hand, and she was able to proceed once more to the ice to bring her total for the year to 16,500. It need only be added that from figures like these it is clear enough that steamships were now achieving individual hauls at the ice front on a scale which the old sailing sealers had never achieved in the past.

IV

Yet another sign of the gradual transition from sail to steam during the '70s was Bowring's involvement in the island's coastal mail steamer service. As far back as March 1860 the House of Assembly had voted a subsidy of £3,000 per year for five years for a steamship service north and south from St John's, and another £1,200 for a service based on Conception Bay.

In the late '60s—the precise date does not appear in the records—Bowring Brothers took part in this service with Hawk, which went to the western outports, while Tiger, noted in the sealing-fleet lists as belonging to Walter Grieve and Co., seems to have taken over the northward run. Through the years the merits of such a service—in an island where internal communications were still primitive—became more obvious. In consequence Bowring Brothers in 1876 were awarded their first contract to operate the whole of the service with two steamships.

Charles Tricks placed the building contracts at once—in Liverpool—and the two ships, Curlew and Plover, were duly brought into commission the following year. They were stout little steamers, and being of reasonable draught they were able to run well up most of the creeks in order to discharge and load directly at the small local wooden piers or, where these did not exist, by tender. In order to protect them from the ice during winter months, they had extra sheathings of greenheart and iron, and their engines produced a speed of almost 11 knots besides providing power for steam winches.

Curlew was launched first, and completed her trials in March 1877 before sailing for St John's. Plover followed on 5 May, and reached Newfoundland 12 days later. She received an early blooding when she was damaged shortly after her arrival in a collision and had to be laid up for repairs. Though much of her keel had to be replaced, the Public Ledger announced on 14 August that these repairs were going ahead 'with commendable zeal . . . and many days will not elapse, we understand, when the good ship Plover will be skipping over the waters, performing her duty with that clockwork exactitude which has been her characteristic ever since she received the first baptismal spray from our northern waters.'

The ships offered both cabin and steerage accommodation, and passengers had free meals included in the fare. But although they are well, they were less fortunate in what they were able to drink; for Charles Tricks' diary records in March:

Gave directions that the tickets printed for passengers by the s.s. *Curlew* and *Plover* should be printed with the condition, 'no wines, spirits or intoxicating liquors should be found by the ship, or would be sold on board.'

That apart, *Plover*'s career was not one of the happiest. Several people were drowned in the collision soon after she reached St John's. A few months later she went aground. Years later she was wrecked again; and finally, when she was no longer in the coastal service, she was lost at sea.

In Charles Tricks' diary there is an entry dated Monday 6 August 1877, which tells us in detail what the profits of the service were during May and June.

Plover earned		Curlew earned	
1st trip passengers and		May 1st trip North	
freight	£352	freight and pas-	0.0
		sengers	£287
May 28th—subsidy	240	Subsidy	240
2nd trip passengers and		May 14th freight and	
freight	311	passengers	342
June 11—subsidy	240	Subsidy	240

TRANSITION			141
3rd trip passengers and freight June 19—no subsidy	90	May 26 trip south freight etc Subsidy	132 300
4th trip Outward freight only . June 25—subsidy .	114 240	June 9 passengers and freight Subsidy	300
	1,587		1,992
Deduct feeding passengers say £50 per trip—4 trips	200 £1,387	Present voyage esti- mate Subsidy	120 300
Not including passage money back 4th trip	648 £739		1,296

This must have looked quite satisfactory. But there is another side to the balance sheet. In winter there was little traffic, and in severe ice conditions none; yet the ships had still to be maintained. And furthermore, criticisms of the service at a later date were not uncommon. Bowring Brothers may have been too conservative in their running of the service; it is difficult now to tell. But equally it is difficult to see how criticisms could be avoided in such an unpredictable climate where voyages might have to be cancelled at short notice to people's annoyance, and where sometimes the ships were caught in ice at sea or prevented by ice from sailing on time. In fact, before long, Bowring Brothers found the periodical losses incommensurate with the gains, and probably experienced a certain sense of relief when in 1888 the contract passed for a time to Harvey's Conscript and Volunteer. It did so, incidentally, when people were still talking of Curlew's part in one of the most intriguing sea romances of the time.

Among the passengers who boarded Curlew on 20 May 1886 for her normal run from St George's in the Gulf of St Lawrence

to St John's was an attractive young woman called Louise Journeaux. Louise, who hailed from Jersey in the Channel Islands, was setting out on the first stage of a long journey home. Her transatlantic adventures had started a month earlier on a still clear Sunday evening at St Helier in Jersey. Coming out of church that evening Louise had accepted an invitation to go for a row in the harbour with a young man named Jules Farné. They were accompanied by another young couple in a second rowing-boat; but Farné, who loved the solitudes, persuaded Louise to let him row her out in the moonlight to a small island a mile beyond the harbour mouth. On the way back, Farné lost an oar in the swirling tide off the end of the breakwater. In trying to scull the boat round to recover the first oar he lost the second. In desperation, he jumped overboard to retrieve them both. But the boat slipped out to sea on the ebb-tide; and when he was rescued next morning from his perch on a pierhead chain he faced a charge of murdering his sweetheart.

Louise, meanwhile, had drifted in the cold moonlight towards the English Channel. In her first panic she screamed for help; and later, when dark clouds covered the face of the moon and there was a heavy rainstorm, she resourcefully raised a small

protecting parasol above her head.

Providentially the rain had helped to flatten the seas. The boat was therefore in no danger of capsizing, and in the grey dawn she settled down in earnest to bale it out with the aid of Farné's hat. A little later she sighted the Southampton-Jersey ferry on the horizon, but saw no other vessels throughout the rest of a very

long day.

By this time she was suffering considerably from the effects of hunger, thirst and exposure, and all that night dozed fitfully till in the early morning, with the weather getting worse, she sighted a sail. When the vessel was within reasonable distance, she stood precariously upright in the small boat and waved her handker-chief. At first there was no sign that she had been spotted: but suddenly the vessel altered course and before long strong arms were lifting her aboard.

Having recovered sufficiently to tell her tale, Miss Journeaux learned that her rescuer was Captain Ernest Landgren of the brigantine *Tombola*, outward bound for the Newfoundland fisheries and the harbour of Port aux Choix. It was Hobson's choice for both Miss Journeaux and Captain Landgren, since the glass was falling fast, and there was grave risk in turning *Tombola* about and heading against the rising storm for Jersey. Miss Journeaux therefore continued her unpremeditated journey across the Atlantic.

The Captain and crew, who were filled with admiration for her fortitude in spending two days and nights soaked to the skin and without food or water in an open boat, produced for her every luxury the ship could offer. The Captain moved out of his cabin; a collection of seamen's clothing was mustered for her; and the cook did his best to provide suitable fare for his unexpected guest.

Towards the end of a stormy crossing the Captain decided to land Louise at St Pierre et Miquelon, but as a thick fog covered the tricky waters around the coast, he continued into the Gulf of St Lawrence and landed her at St George's instead. Louise's evening boating expedition had thus brought her more than 2,000 miles across the Atlantic and taken a month to complete.

The news of her rescue was immediately reported to St John's and transmitted to Jersey. After a brief stay, she was put on board *Curlew* and travelled to St John's, where she was feted as a guest at Government House and given the freedom of the Bowring store.

V

The year 1880 opened in England with a prolonged spell of cloud and fog—according to Charles Tricks' diary 13 January was 'very dull and the darkest day ever I saw in Liverpool'—but apart from the weather it was to be a gloomy year for the firm.

In Newfoundland, Saturday 10 April was a particularly black day. Falcon, damaged in the ice and without a single seal aboard, was towed in by a steamship which brought some 6,000 sculps

for a rival firm. As *Plover* also arrived that day, her coastal run interrupted after being jammed in the ice off Trepassey, it is not surprising that spirits sank in the Water Street office and later at Liverpool when Charles Tricks got his Newfoundland reports. To add to *Falcon*'s misadventure, the seal fishing was so bad that even *Eagle* in the third week of April could bring in only 1,100 seals and *Kite* about the same. Worse still, this wretched sealing season was followed by equally poor fishing on the Grand Banks and as *Falcon* was engaged in both fisheries she was in the unhappy position of being unable to earn her keep. Luckily the cod-fishing picked up a little at the end of June. But in the meantime there was some lively criticism of the coastal service in the newspapers. And as a final setback, widespread unemployment had a damping effect on business at the Water Street store.

Such a sorry state of affairs could not however last. Within a year work on a railway from St John's to Halls Bay had begun; and as this, like the building of roads during Sir Thomas Cochrane's administration in the late '20s and early '30s, had a stimulating effect on trade, Bowring's benefited with the rest. In Prowse's words:

The money thus spent in construction and in purchase of the right of way was found most beneficial; it came on the whole community like the gentle rain from Heaven; its refreshing dews descended alike on the friends and opponents of the new enterprise; its rills trickled into everyone's pocket—merchant, trader, small shopkeeper, all alike experienced the good results of this large outflow of money to the railway's labourers.

This prosperity continued for a year or two, for the construction of the railway was accompanied by other enterprises, notably the building of a fine new dry dock capable of taking large ocean steamers and of the Rope Walk, a manufactory employing eventually some 500 people, which began to make most of the lines, twines, netting, cordage and cables formerly imported from abroad.

In the Liverpool office, meanwhile, Charles Tricks and his

staff were trying out a new device. Writing to his brother Henry on 21 April 1880 Charles Tricks remarked:

'The telephone has been going all day, first to one person and then to another. It is really a very useful instrument and saves much time and we can now work it very well.'

This laudable enterprise was emulated three years later at St John's when the *Evening Mercury* reported that 'telegraphic communication' had been established between Bowring Brothers' South Side premises, the office on Water Street, and Charles Bowring's dwelling house. Old Benjamin's shade would certainly have welcomed the innovation, for in his day he had been quick to approve of new techniques, and in 1840 had written to Charles Tricks at St John's:

'I left home (Liverpool) on the 21st August for Dublin and from thence we have steamed round Land's End to Devonport, have visited Southampton and the Isle of Wight and came here (London) on the 1st. All the way by steam and I shall return, I hope in safety, conveyed by the same wonder-working power.'

Amongst the matters which Charles Tricks probably discussed at length over his new telephone was the construction of the first steamship ordered by the firm for regular transoceanic service. This was *Titania*, which bore the same name as the ill-fated brigantine wrecked off the Irish coast the year before. Under the command of Captain William Williams, who the following year took over her sister-ship *Juliet*, *Titania* was at once put into service between New York and Newcastle-on-Tyne where Henry, Charles Tricks' third son, had an office. Henry apparently sometimes ribbed his father about the amenities which Newcastle could provide in comparison with Liverpool, since in May 1880 Charles Tricks once wrote in his diary: 'Lunched at Club—wrote H.P.B. from thence on Club Paper to show H.P.B. that we had a Club in Liverpool!'

On 7 June Titania steamed out of the Mersey, an event which her chief owner noted with satisfaction. But his disquietude over

the company's sailing fleet continued, and only five days later he was committing to paper his anxieties about the fate of the iron ship *Hamlet*, 130 days out from New York on a voyage to Ceylon. Next day he had to forgo his habitual Sunday-morning churchgoing because of a severe attack of gout. This alone might not have kept him at home, but since his coachman had been kicked by a horse the family coach was not available. However, after a few days in bed the gout eased; and his spirits rose further when he heard on 22 June that *Titania* had reached Newcastle with a cargo of sheep and cattle in good order. But *Hamlet*, by then 141 days out, was given up for lost.

Here, perhaps, is the place to note the care with which the movements of his ships are recorded in Charles Tricks' diary, along with all the other public and private matters which occupied him. From start to finish the entries reflect unusually firm character and assiduity. Even in 1880, old as he was, he did not relinquish his grip on the business. From his son George in London he demanded information going back four years about oil importing finances, and more or less gave him the correct figures in advance. It was not long, either, before he was urging George to get a really good book-keeper, which was precisely the same advice his own father had sent him at St John's. A few months later he was admonishing Bowring and Archibald at New York. Apparently someone in the New York office—it is not clear who had written ineptly to Lloyd's in London about insurance agency business, and in turn a resentful Lloyd's Committee had passed the letters on to Charles Tricks for his view. The New York office, we should recall, had long been Lloyd's agents and had achieved considerable prestige in consequence. Naturally therefore Charles Tricks tried to clear the matter up with his nephew Thomas Benjamin Bowring, who had joined the New York office in 1870 and was later to go to London.

Forthrightly Charles Tricks told his nephew that he thought the Committee of Lloyd's had reason to complain. He went on: 'To write grumbling letters to Lloyd's Committee and try to get them to interfere to throw commissions into Bowring and Archibald's is curiously absurd and unbusinesslike. Lloyd's Committee have no right or desire to force people to do their business through their agents alone. It is for these agents to do work committed to them so well as to make it patent to all that no other firm could do the work better. If the Agency is really no profit to you, I can conceive of no way you would get it taken from you than such letters of Bowring and Archibald to the Secretary of Lloyd's.

'The letters complained of are, in my opinion, unless there are some facts existing that have not come to my knowledge, most offensive and unbusinesslike. Do let me know who wrote them, and immediately write to Lloyd's trying to do away with the injurious impression they were calculated to make and have made on Lloyd's Committee. . . . The writer of these letters evidently thinks that Lloyd's Register of Shipping and Lloyd's Committee are the same people and the ungentlemanly way in which many remarks are made is calculated to give great offence. . . . To try to get Lloyd's Committee to force the shipowners, owners of cargo and underwriters to place their interests in Bowring and Archibald's hands, is an absurdity that I should hardly have credited the youngest clerk in your office to be guilty of.'

The year 1880, as it wore on, confronted Charles Tricks with various problems, some personal and others arising from the business. He himself was suffering increasingly from gout; and this, as he sadly admitted to a friend, had prevented him from attending as closely to the business during the year as he should have liked. For many months, too, his wife was so ill that nurses were on permanent duty in his house. Yet his letters show that just as Benjamin in his latter years had kept a wary eye on Charles Tricks' own handling of the business at St John's, so now in turn he did not hesitate to reprove his sons in New York, London and St John's for what he considered to be errors of judgment or carelessness over matters of detail.

His feeling of dissatisfaction with the business methods of his sons and nephews across the Atlantic found a fresh vent in the spring of 1881; and undoubtedly he had some reason on his side.

At this point there seemed to be a lack of managerial grip at St John's, and Bowring Brothers were losing money. True, they had had to weather several bad sealing seasons. But it also appears that too much credit had been given by the firm; the book debts were very considerable; and a plunge in the Labrador fishery, undertaken according to Charles Tricks with more zeal and enterprise than discretion, had lost money.

Charles Tricks had also become lack-lustre about the Newfoundland business as a whole because of legitimate doubts about the island's politics. These had latterly become so raucous that he protested to his son Charles, who as a member of the Newfoundland House of Assembly and the Legislative Council had recently been the subject of an abusive article in the Press, that surely men could differ without calling each other 'liars and thieves'. Such protests at the time, however, had little effect, judging by the *Evening Telegram*'s comment on a local politician less than two years later (24 June 1885):

The perfidious Mr Winter left by the s.s. Caspian for Liverpool this afternoon, and as we go to press there's one fully-graduated political rogue the less in poor old Newfoundland.

A more important reason for Charles Tricks' temporary lack of confidence was probably his preoccupation with the fairly recent diversification of the business. This had meant a growth in its marine insurance commitments, an important development of its interest in the petroleum trade, and a new concentration on the building of steamships.

As the year wore on, the head of the business, burdened with gout and advancing years, chafed more and more when ships came into Liverpool with gloomy tidings from St John's, though his fears for Bowring Brothers were soon to be confounded. On 16 August, when both he and his wife were far from well, he finally exploded in what was probably the strongest effusion of his long career.

'My dear Charles', he wrote, 'your Uncle John is writing the business letter in the absence of William who is in Shropshire

shooting—so I shall not say anything on business matters. Indeed I find that anything I have said lately has been paid little or no attention and therefore I shall very probably take very little trouble to write you much more.

'If I could only haul my capital out of the Newfoundland business I should be only too glad to do so and pay no more attention to it for I believe under present management it is a decaying business and not worth anything as a backing. This year with a good cod fishing and a fair seal fishing ought to turn out well if any year will, but I confess myself without hope of the future of the business and I believe that nothing I can say will get you out of the vicious grooves you have got into.

'You tell me that your Uncle John's being in Newfoundland has done no good and reduced none of your filthy debts. What then can be done? I see that any advice is like jigs whistled to mile-stones and of no use whatever and I shall cease to give it.'

His usually even temper exploded again in another direction that day, when he sat down to write a letter of reproach to the New York office. Earlier that summer, when *Juliet* called at New York, Bowring and Archibald had arranged for a large quantity of bacon to be loaded along with a consignment of molasses. Unfortunately the molasses casks were stacked on top of the bacon, and when they leaked, as they were bound to, the bacon backs were saturated.

Charles Tricks was incensed. 'I never heard of a grosser case of mismanagement,' he wrote. 'The Captain was to blame for allowing it to be stowed in this manner, the stevedore and whoever is your vat-manager equally so. I do not for a moment suppose that this act of folly ever came to the knowledge of either of the principals of the concern, but whoever saw it and did not energetically protest against it participated in the fault. Do ascertain and let us know who the culprit is. I expect the claims will be large and swallow up nearly all the freight.'

A few weeks later, Charles Tricks returned to this delicate topic in a letter heavily marked 'Private and Confidential',

which he sent to his nephew Thomas at New York. He was now fully conversant, or hoped he was, with the sequence of events leading up to the sad nuptials of the bacon and the treacle, and the fuss he rightly made had a salutary and permanent effect on everyone concerned. What then was the truth of the story? At such a distance of time it is difficult to tell, and probably now it can only be told with any degree of accuracy in Charles Tricks' own words (16 August 1881):

'I have seen a letter written by Fred (his nephew and the eldest son of John Bowring) attempting to exculpate the folly of stowing the Molasses over Bacon in Juliet and Titania. He says in it, it is evident that Molasses or Treacle is most dangerous stuff to carry and that you must be careful of it for the future. Surely it did not take the experience of a man of 24 years of age to come to this conclusion. I should have thought any boy out of petticoats would have known this and avoided taking the wretched stuff. I blame the Captain very much indeed for ever signing Bills of Lading for it, no matter what pressure was brought to bear to make him sign. . . .

'The tale they tell, and Captain William Williams believes the tale, is this—that with regard to Juliet the Molasses was brought alongside in such a state that the quay was covered with the leakage from the casks so badly that your people on shore were obliged to get a large quantity of sawdust to cover the leakage and it was by this means hidden. However the Captain says that he pointed out the state of the casks and refused to take them on board. He says that he was told by 'Mr Fred' that the Molasses was booked and must go and that he insisted on its being taken, on the top of Bacon and taken it was, with an exercise of stupidity which to my mind is marvellous. The result is that we have to pay damages for the injury done to the bacon, which I understand will be very large and we have also today received notice of action from the receiver of the Molasses for loss and injury to the casks causing leakage and loss. Where it will end no one can tell.

'Williams tells me that at the bottom of Juliet's hold the

Molasses was so thick as to be over his shoes and I see the complaint of the owners of the stuff is that the casks had broken chimes, some of the staves bulged in and there was every evidence of bad usage. They also say the Molasses being for Dundee was obliged to be removed at Newcastle to deliver goods for that place and that thus the casks were damaged. . . . It is very disgusting to lose money by such folly.'

There we can leave this curious embroglio. There were faults on both sides, and one of the many people involved in the whole transaction turned out, in Charles Tricks' words again, to be a swindler and a scamp. The company met its obligations.

But the tale of woe continued. On 21 August there was bad news from *Titania*. On her way to Dundee she had run down a fishing coble and one of the fishermen had been drowned. Later still, in October, there was a cable from Halifax to say that *Titania* had put in there with a leak, as her spare screw had broken adrift. This was followed next day by a £25,000 claim for salvage from the owners of another ship which had taken *Titania* in tow. The ship seemed to be dogged by bad luck. But the worst was still to come. In January 1882 she sailed from New York with a crew of forty and a cargo of provisions and was never heard of again.

On 4 July Charles Tricks wrote a melancholy letter on the subject to his son Charles at St John's: 'The Board of Trade are holding an enquiry today into the cause of the loss of the s.s. *Titania* and have summoned William to give evidence in the case. I do not think they can find anything wrong in our management or equipment of the ship and I think they are quite right to hold an enquiry: indeed I think that a kind of coroner's inquest should be held on every lost ship. I do not think there is any inducement to replace the *Titania*, for freights are now so low and the production of iron ships is now so great that I do not believe either of the partners in the concern in England wish to extend their operations in steam.'

As Charles Tricks had predicted, the court of enquiry could find no fault with either the management of the ship or her

equipment. She was found to have been in perfect order when she set out, and in the absence of any evidence as to her fate, no one could be brought to book for her loss. It was not so, however, with the barque *Romeo*, whose master had his ticket suspended for six months for faulty navigation after his ship was wrecked the same year between Cape Everard and Ram Head, on the Australian coast.

Throughout the '80s, and for that matter the '90s, there was a continuous intermingling of gain and loss. On the debit side, many of the company's ships were damaged or lost through natural causes, while on the brighter side there was an extensive building programme. Charles Tricks kept closely in touch with it all, confiding to his diary the details of ship movements and writing trenchantly to the younger generation. But he was no longer as energetic as in former days. Thus, in the early summer of 1882, news of the indifferent results of the seal fishery made his letters sound more like Job's lamentations than the cheerful epistles he had been accustomed to write through the years.

'I do not now take much on myself in the way of business,' he wrote in July, 'and therefore have not much knowledge of what is going on for my opinion to be of much use. A very little now tires me and I feel I am an old man. The remains or the results of the last attack of gout have made me very crippled in my feet and knees so much as to make it difficult for me to walk either much or fast or long. I can only creep about at a snail's pace and consequently ride almost everywhere.'

Fourteen days later he brought trouble on himself by insisting on going to his office, despite a warning pain in his foot, with the result that he had to be carried out to his victoria. Then, in his own words: 'When I got home I was obliged to be carried in from the vehicle on an invalid chair which I have and in the night upstairs to bed by four women. It was a dreadful attack but fortunately not a long one, for I was only one day away from the office.'

The New Year of 1883 brought him scant relief. Nor was his well-known concern for the welfare of his ships and their crews

helped by yet another loss in February. This occurred when *Jessica*, like the earlier *Juliet*, was lost in a storm while rounding the Horn with a cargo of wheat.

This wheat-carrying trade is noteworthy in the company's annals. Most years Bowring's competed with other lines in the annual race of the wheat-carriers from America's Pacific coast to the granaries of the Thames and the Mersey, and the trade was considerable. In autumn of this very year, for example, the iron sailing ship Othello left San Francisco for Liverpool with 48,851 centals of wheat worth £83,046; and a month later she was followed by the barque Cordelia with 20,228 centals valued at £32,264. But the risks were considerable, since the Panama Canal was still a dream of the future and the rounding of the Horn a permanent hazard.

VI

Unlike the spring of the previous year, April 1883 found the head of the business in better health and spirits. In March he had celebrated his 75th birthday, and in April his golden weddingan occasion which he described as 'an unclouded day for us and seeing so many of our children around us was a perfect pleasure.' As he had by this time 35 grandchildren—an increase which he thought 'alarming'—and nine of his own ten children were round him, the family occasion was memorable. So too was another celebration: 'I gave the clerks and captains a nice dinner at the Reform Club which the persons who were at it say was very enjoyable and cheerful without any excess.' He then wrote to his son Henry, at New York, the only one of his children not present, to tell him that telegrams had poured in on him from many places: 'I did not know we had so many friends in the world. . . . Love to each of your children and wishing that you may be able to spend your golden wedding day as happily as we did, I am my dear Henry, your affectionate father, C. T. Bowring.'

Later in the year a familiar cloud of worry beset him, when again his younger kinsmen at St John's and New York seemed

less conscientious in matters of detail than himself. Juliet had arrived at St John's and sailed again; but, to quote a letter of complaint from Charles Tricks, the Liverpool office was not informed whether she had gone to Sydney or Halifax, or the Moon. There were also clerical mistakes at St John's about a cargo contract and a bank guarantee, which provoked Charles Tricks to the forthright view: 'These irregularities must cease, or you will lose heavily in money some day and lose character as businessmen always.'

In the light of these and similar observations it is clear that Charles had inherited some of Benjamin's qualities and added some of the attitudes of the Victorian family and business man. A stickler for detail, he deplored inaccuracy or slapdash methods whether used in business correspondence or in face-to-face negotiations. To his son Henry he wrote about this time: 'Actively and soberly attend to your business. Don't stoop to low ways and especially drinking with ship captains for as soon as owners get this idea they will shy off you at once.' To his son Charles he sent the following admonition for the benefit of his son, also Charles:

'I do trust you will look well after your son's education and training. Charlie is, I am sure, a very clever lad, and naturally good tempered, his habits and mind may at this time of life be moulded to anything. It is your place to set him a good example of sobriety and industry; don't let him fritter away his time in frivolity—but whilst he must have proper and rational amusement—teach him that such is not the main business of a man's life. Teach him the horror of idleness and intemperance, the latter too rife amongst young people.

'I see the *Ulster* was very badly rigged and the complaints that she was undersparred to sail with fish cargoes, and that the crew could not live in the house which we placed on her deck. You must try and remedy this defect as economically as possible. You cannot carry fish in a slow craft and you will never get a crew worth having to go in a vessel which is very uncomfortable.'

In another letter carrying all his usual assurance of affection, the patriarch threw in a few more admonitions. Charles at St John's had taken a cottage at Topsail and bought a horse (in England) for the sake of exercise there. Said his father: 'I am glad to see your horse get out without accident and that the animal has pleased you. . . . You must take care not to neglect your business, however, for the sake of riding out on a handsome and good nag.'

Once more optimistic, in one of the last of his letters to be preserved he thanks his son George in September (1883) for a box of partridges, noting happily that the letters he had received from St John's were very chirpy and that the Newfoundland fishery was the best for some years. 'Upon the whole,' he concluded, 'I think the Bowring tribe should have in business a fairly prosperous year and I trust that they will not, like an ill-tempered cow, kick over the good pail of milk they have given.'

Unhappily for himself the New Year of 1884 brought an attack of gout which in its turn provoked yet another rumination on this well-worn theme. 'I was more than fifty years of age before I got the gout but I have suffered since that time and I know full well that if I had not been so very careful and abstemious I should have had it long before I had. Who do we inherit it from? Some old scamp who years since drank his full of October brown ale. It was not my father, I know, for a more temperate man did not exist. Again I ask, who from?'

On the brighter side, not only did 1884 see the fleet augmented, but good news came from the seal fishery, and *Eagle* set out on a new enterprise. After discharging her catch on 24 April, she sailed for Greenland and then struck out for Labrador in the hopes of finding whales. She was unsuccessful; but her captain reported that an extended cruise in more northerly waters in June and July—which would probably mean taking fewer hood seals—would almost certainly pay off in the capture of whales.

Any success in extending the season in this way would have been welcome, for the seal fishery was becoming a chancier enterprise. A thoughtful leader in the *Evening Telegram* that spring pointed out that the total catches of seals were only about half of what they had been in former years. The over-fishing which had come with the steam-ship was, after a mere 20 years, threatening the prosperity of the sealing industry; which is one of the reasons why *Eagle*, three years later, again went whaling in the Davis Straits.

Among the replacements and additions to the fleet at this time were Romeo (III) in 1883 and no fewer than four steam-ships—Portia (III), Miranda (II), Capulet and the famous Terra Nova—in 1884, the year in which the iron barque Oberon went on fire in the Pacific while on passage from Australia to San Francisco with a cargo of coal and general merchandise, and had to be abandoned.

During the next two years the building programme was slowed down by a profound trade recession which affected the whole British economy. But at least two more ships were added to the fleet, which came as some compensation for yet another loss incurred when *Juliet* was wrecked on a coral reef in the Bahamas while bound from Cardiff to New Orleans with a cargo of railroad iron.

In the meantime the greatest loss of all had taken place at Liverpool. This was the death of Charles Tricks on 23 September 1885. Aged 77 years, he had, as we saw, been ill for some time, and the year of his death had been darkened by the trade slump which engulfed almost every industrial activity throughout the United Kingdom. 'Shipbuilding', said the Shipping World, 'has suffered terribly, and the firms that can show a satisfactory balance-sheet for the year are few indeed; freights have been ruinously low, and owners have felt the "hard times" even more severely than the builders.'

That Bowring's were adequately equipped to weather such storms was in great measure due to Charles Tricks' prudence, energy and integrity. He had been more responsible than any other member of the family for making its name respected across the oceans of the world, and he had laid the foundations of the great expansion to come. Like his father, from whom he had

inherited so many fine qualities, he displayed a marked love both of his family and of his fellow men, and his public spirit had drawn him irresistibly into Liverpool's civic affairs at a time when men of vision and energy were urgently needed to carry through far-reaching social improvements. It was as Chairman of the Liverpool Corporation's Health Committee that he became a leader in the drive to sweep away some of the most disgraceful courts, alleys and slum tenements in the whole of Great Britain and replace them with fine new streets and dwellings.

8. St John's in Jeopardy

I

After Charles Tricks' death the company entered a strenuous phase in which its fortunes at sea depended more and more on the power of steam. At London and Liverpool, until the First World War, there were four main branches of the business—the company's tramp fleet of sailing vessels and steamships; the Bowring-controlled English and American Shipping Company, which carried special cargoes between England, the Mediterranean and the United States; the petroleum trade; and finally insurance, which was soon to be the greatest of the firm's activities.

At Newfoundland during the same period the company's fortunes rose and fell, but even two tremendous tragedies on the island did not affect its buoyancy. For one thing Bowring Brothers established an ascendancy in the seal hunt; and if in any season the seal or the cod fishery fell off, the company had countervailing buttresses in the coastal service and in its little tramp ships carrying fruit, salt and many other commodities about the oceans. It also acted as an agency for certain shipping and insurance companies. And in the last but not the least resort it helped to operate the company's new Red Cross Line, a passenger and freight-carrying concern which for more than 40 years maintained a famous service along the North Atlantic seaboard.

In the light of all this, steady progress was being made on both sides of the Atlantic towards the end of the '80s. Then suddenly the outlook changed. At St John's, in the New Year of 1890, anxiety began to be felt for Captain Arthur Jackman and the crew of the old coastal steamer *Plover*, two weeks out from the Nova Scotian port of Sydney, and it was not until 14 January that news came of their being wrecked, and then rescued. It was also in 1890 that Charles Bowring, eldest son of Charles Tricks and

senior partner at St John's 'stepped aside', as the old Newfound-land phrase has it. A year later, when George Edward Bowring also died at the early age of 40, the business lost one of its most able, energetic and far-sighted partners as we shall see. Yet sad as all these losses were, they were overshadowed by the calamitous events of 1892.

At the beginning of the year the company's fish-carriers consisted of the barquentines Ulster, Dunure and May Cory, the brigantine Vidonia, and the schooner Imogene (III)—a fleet of remarkable little ships which not infrequently docked in the Clyde 10 to 12 days after leaving St John's. On 22 January Ulster sailed from Newfoundland with a load of fish for Liverpool and foundered on the way. Little more than a month later—on 28 February-Newfoundland was shaken by a disastrous storm at Trinity. Early that day the weather had been so mild and clear and the sea so calm, that from Trinity itself and many neighbouring coves more than 200 fishermen rowed out to floating ice on which a large number of seals had been seen the night before. Most of the seals were gone by morning, but many of the fishermen pressed far out into the bay in the hope of meeting more. The older and more experienced hunters, having seen the early signs of storm, had started for home before it broke. Yet even some of these old hands reached land only after a desperate struggle; for the storm blew rapidly into a tempestuous and freezing blizzard. Others were too late. One party of 16 men managed to climb on to a high-standing ice pan and survived the night after breaking up their boat for firewood. Next day they were rescued by a volunteer crew from Heart's Delight. But it was also next day that 24 men were found to have perished.

Only too often in the 19th century Newfoundland became an island of sorrows when storms or fog destroyed both ships and men, when the cod fishing and the seal fishery failed, or the homes and shops and stores of St John's were burned to the ground; and without doubt this tragedy at Trinity was one of the saddest. Yet surely no disaster in Newfoundland's chequered history can match the tremendous fire of 1892.

The last great fire at St John's had been that of 1846, when along with many other merchant houses the Bowring premises were obliterated. The very extent of the damage however had given the government a chance to impose a more rational plan for rebuilding the city. Broader streets were stipulated. More and wider fire-breaks were introduced between built-up areas. The fire limit zones, in which building was confined to stone and brick, were extended. The House of Assembly also approved the incorporation of the St John's Water Company, promoted by local businessmen to lay a piped supply to the city from Windsor Lake. One condition in the company's charter was that they serviced fire plugs at regular intervals throughout the city. The people of St John's were evidently resolved that never again should their city be reduced to poverty and hardship as a result of fire.

There were in consequence only occasional outbreaks in the years that followed. Then in 1892, after several decades had passed with no significant reminder of the city's inflammable past, and the 1846 disaster was fading from living memory, the greatest blaze of all, in the course of a summer's night, laid waste two-thirds of the city.

The summer that year had been remarkably hot and dry. High winds under a burning sun had parched the countryside. For weeks scrub fires had been common just beyond the city outskirts. But somehow, even the familiar columns of blue smoke did not disturb the citizens of St John's; nor was it from the scrub fire that disaster struck. It came, as it so often does, from a coincidence of circumstances that at first sight seemed trivial.

In the late afternoon of 8 July, according to the now most commonly accepted version of the fire's origin, a carter tripped while going into a barn at the east end of the city, and hot ash from his pipe set fire to a pile of hay. As it happened, the water supply had been cut off for a repair to the main, and, worst irony of all, an emergency tank in the stable yard had not been refilled after a recent fire-fighting exercise. From the carter's tiny blaze tragedy mounted at frightening speed, as the barn flames leapt

to an adjoining row of timber tenements. With a strong wind behind it, the blaze leapt from house to house in a widening downhill swathe towards the waterfront. Within two hours, when the heart of the city was crumbling in a fury of flame and smoke, the Bowring premises in Water Street were seen to be in the gravest danger, and members of the firm redoubled their desperate efforts to remove its goods to safety.

Elsewhere it looked for a while as if the impressive stone bulk of the Anglican Cathedral, for which Bowring ships had brought large quantities of materials, might make an effective fire-break. In common with other churches it had been packed with personal possessions brought from wooden houses in all parts of the city. But in the end, these solid buildings succumbed. There was then little else to resist the rush of flames, which eventually reached the waterfront at 2 o'clock on the morning of the 9th. This sealed the fate of the Bowring premises, which burst into such furious flame, along with all the other warehouses in the area, that many of the wharves were set alight, and even the ships alongside would also have been consumed had they not been pulled out into the mainstream with watches set to guard against flying embers.

When daylight came the fire was burning itself out, but the bulk of the city was in ruins. More than 11,000 people were homeless, and of these many had lost possessions which might have been saved had not gangs of looters carried away goods from shops and houses as they had done in every other fire throughout the century. Some of the thefts were later traced and the looters brought to trial. But this was incidental compared with the greater problem of how the city was to rise again from its ashes.

As before, St John's showed great resilience. Four days later, though its premises and every printing press of any size in the city had been destroyed, the Royal Gazette was able to make an appearance as a single sheet, because someone remembered that in 1840 the Society for the Propagation of the Gospel had sent Bishop Spencer a small printing press for work in his diocese, and moreover that the journal's proprietors had later purchased the plant and stowed it away. Thus on 12 July the Royal Gazette

was able to appear with a message of 'profound sympathy' from Queen Victoria and the promise of a Mansion House Relief Fund from the Lord Mayor of London. At the same time it printed assurances from towns and cities in England, the United States and Canada that money, tents and marquees, clothing, food and blankets were already on their way. The journal also noted that the insurances effected in the offices of British insurance company agents at St John's came to almost 5,000,000 dollars. There were a score of these companies including the London and Liverpool and Globe for whom Bowring Brothers acted: the claims on this company were assessed at some 375,000 dollars. But over the whole city it had become only too clear that the property insurances would not cover more than a quarter of the total losses.

The insurance companies' reactions were further proof of the city's buoyancy in times of trouble, and for that matter of their own good name. Bowring's for the London and Liverpool, the Norwich Union agent and many others let it be known at once that all claims would be met promptly. At the same time, some of the companies' agents announced from their makeshift addresses that they were transacting business as usual and were

ready to accept further insurance risks.

Apart from insurance, Bowring's were swiftly in the public eye with a shrewd reminder in the emergency Royal Gazette of their continued existence as merchants. Nobody could claim their advertisement as a model of syntax, and it certainly lacked the grace of Benjamin Bowring's advertisements at the other end of the century. But Benjamin had perhaps more elbow room and breathing space. His grandson Edgar had to be more economical of prose since the little printing press could only produce a sheet rather smaller than a page of foolscap. Hence the following:

Though Bowring Brothers have lost a very large quantity of their goods by the fire they have still on hand three thousand brls. Flour, five hundred pounds Molasses, five hundred tubs Butter; also some Sugar, Leather etc. For sale at their Store at Beck's Cove. And, 500 tons Anthracite and ordinary Coals.

July 13

By good luck also, several Bowring ships were shortly due at St John's with supplies: and this enabled other firms to announce that soon they would be in a position to provide the town with butter and various other vital commodities. In the meantime aid poured in from Britain and Canada and from several American cities, notably Boston and Chicago.

In London the Lord Mayor's appeal raised £20,000, a sizeable amount for those days. At Liverpool, William Bowring and T. R. Job (member of another family with long-standing Newfoundland associations) led a committee to raise money for those in need, and had a substantial sum on its way within ten days of the fire. As in the former disasters, the worst hit were uninsured working people and small tradesmen who had lost within a few hours not only their homes but also their means of livelihood. It was these above all others who, despite generous help from the rest of the colony and from outside, suffered prolonged hardship before the city's trade recovered.

It was also in this same disastrous year that Bowring's lost their first oil tanker Bear Creek in the Atlantic. A year later Eagle went down while whaling in the Davis Straits, after being in service with the company for more than 20 years, and catching scores of thousands of seals. Along with Aurora and Terra Nova she had also gone on whaling expeditions. She had played her part in the days of the hand harpoon, when whaling vessels put their ships' boats over the side and skilled harpoonists struck the whales at close quarters. In the year before her loss she was reported in the Press as having arrived from whaling with a large catch including four black whales. The company's records unfortunately provide only the scantiest picture of its whaling activities in the '80s and '90s. But there must have been quite a number of expeditions. According to Mr Fred Ellis—a member of the firm in the early years of this century, who later set up his own business at Hamilton, Ontario—the company played a part in the transition from the harpooner in the ship's boat to the fast little steam whaler, with an explosive-charged harpoon in the ship's bow, and a convenient processing plant ashore. 'Bowring's had at least

two of these plants,' says Mr Ellis. 'One was at Cape Broyle on the southern shore of Newfoundland and one at Cape Charles in Labrador. There was, I think, a third one.' Unfortunately *Eagle*, after 1893, was missed from the whaling scene.

A year almost to the day after her loss there were worse disasters when Falcon disappeared without trace on a voyage from Philadelphia to St John's with a cargo of coal, and about the same time the company's Red Cross liner Miranda was lost between New York and Greenland, while yet another Bowring steamer, Benisaf, was wrecked in Bonavista Bay on her way to New York from Pilley's Island (off Newfoundland) with a cargo of pyrites.

II

These losses, disturbing though they were, did not compare however with a financial crisis which shortly before Christmas shook the whole of Newfoundland. Though most of the islanders were deeply shocked, this crisis would have come as no surprise to at least one of its former public figures had he been alive. In 1885 Charles Bowring, then senior partner of Bowring Brothers and a director of the local Commercial Bank, had been so alarmed at the unsoundness of the bank's loan policy that he resigned his directorship. He hoped that this would cause a change of policy, but when he found that the Bank's only counter-move was to refuse his resignation, he sold his holdings and thus made himself ineligible for reappointment.

Despite this warning the Bank's policy continued unchanged until 1894, when the death of a partner in a London firm, who had long been agents for certain Newfoundland concerns exporting fish to Europe, precipitated a financial crisis. For the other partners, being uneasy, asked for an investigation into the finances of the firms concerned. As the result their bills were protested, and when the banks concerned made demands upon the Commercial Bank of St John's as the drawer of the bills, the Commercial Bank, unable to meet them, fell back on its merchant debtors.

The economy of Newfoundland at the time was precariously

balanced. Fishermen borrowed from merchants against their catch, merchants borrowed from the Commercial and the Union Banks against their sales, and the banks borrowed from one another. In doing so they acted in the firm belief that, with faith, credit would stretch across the gaps between cash payments and the resultant overdrafts would be settled in due course.

Nemesis came on Monday 10 December 1894, though had there been perhaps a month's delay, till the proceeds of the fish sales were in, there probably would have been no trouble at all. As it turned out, the Commercial Bank's demand for payment had an effect similar to that of removing key chocks from an uncompleted ship on the stocks. Their debtors could not pay, so the whole economy slipped and was launched to disaster. Not only did the Commercial and the Union banks fail, as did most of the merchants, but the Savings Bank, too, folded up for a time. Thereafter hundreds of employees were thrown out of work. Shopkeepers were ruined. Starvation faced the poor as it had after the recent fire. Riots, which began in protest, ended in looting. The banknotes which had been circulating freely on 8 December were worthless only 48 hours later.

At this juncture the Prime Minister, A. F. Goodridge, asked the Imperial Government for a loan, and a man-of-war to deal with possible disturbances. He then resigned, and during the seven-weeks administration of his successor, D. J. Greene, the Imperial Government made a grant for relief purposes. Greene then resigned also and, when Sir William Whiteway took over, consultations took place between Canadian and Newfoundland delegates with a view to Newfoundland joining the Canadian Confederation. These proved abortive for financial reasons. But as the colony was still in dire need of the money which a nervous Canadian Government was reluctant to give, appeals for help were made to New York in order to avoid the imminent danger of complete financial collapse. These too were in vain. Then suddenly, at the last minute, came salvation. This was due to a courageous and determined Colonial Secretary at St John's, by name Robert (later Sir Robert) Bond. Bond had already pledged

his own personal credit to the extent of 100,000 dollars in order to get a temporary loan of 150,000 dollars in Montreal. Then in June 1895 he went to London, where his efforts were so successful that a long-term Newfoundland loan on the London market was over-subscribed.

Throughout this crisis the credit of Bowring Brothers remained unshaken. The firm, now led by Edgar Bowring, second son of John Bowring (Charles Tricks' son) who had succeeded his cousin Charles Bowring as senior resident partner at St John's in 1890, even printed its own wages notes 'only negotiable at Bowring Brothers Stores'. It was not long, however, before these notes were being accepted as currency in every shop and store in the island.

III

During these vicissitudes the Red Cross Line had established itself as an essential service between Newfoundland, Halifax and New York. As we have seen, it had its origins in the early '80s when Titania became the company's first transoceanic steamship -on a run to New York from Newcastle-on-Tyne, where Charles Tricks' third son Henry had opened an office as Bowring and Angier (later Henry Bowring and Company). When Titania shortly afterwards disappeared without trace in the Atlantic, Bowring's placed an order for a new steamer Romeo to replace her. But soon it was realised that there was probably a more urgent need for a regular steamer service between St John's, Halifax and New York. Accordingly, in the following year the steamship Miranda was built for this, and she was quickly joined by her sister ship Portia. To run them the New York, Newfoundland and Halifax Steamship Company was registered in 1884, and the ships became well-known as the Red Cross Line.

In a friendly reference to the new enterprise, a contemporary newspaper said: 'For some time a great want has been felt for a service between those two important points, and the *Miranda* will be the pioneer vessel of the New York and Newfoundland Shipping Company to meet this want.' Miranda certainly brought new standards with her. In addition to luxury accommodation—with cabins for 60 first-class passengers—she was equipped with such steam-age innovations as power-operated winches and power steering, she had a speed of some 12 knots, and her maiden voyage across the Atlantic from Liverpool even moved one passenger to Shakespearian analogy. 'We declare her worthy,' he wrote, 'of the name and fame of that gentle island maid, her prototype,

Admired Miranda! Indeed the top of admiration; worth What's dearest to the world!'

Within a very short time she established herself as a favourite. Her normal time from New York to St John's was five days and a few hours, including a day in Halifax to discharge and take on cargo. In 1885 she once put up a record time of 10 days 8 hours for the round trip, covering the 600 miles between Halifax and New York in 44 hours. With her twin-sister ship *Portia* she did a lot to develop business on the American run, and the significance of these two ships in the island's economy at this time can be judged by the very full coverage their comings and goings received in local newspapers.

There was one particularly good instance of this in the winter of 1885 when Miranda was chartered by New York brokers for a trip to Constantinople. As the result of this diversion from her normal run a lot of the cargo she would have carried in the North Atlantic was offered to Portia. Unfortunately Portia could not accept all the goods she was offered. When this became known, when also the Evening Telegram informed its readers that Miranda's cargo included 60,000 rifles for the Turkish army, the tone of the comments left no doubt as to the local view that Miranda's real responsibility lay to the Atlantic seaboard and not the Bosphorus. Later, more direct criticism of Bowring Brothers and their agents followed Miranda's stranding on her way to New York in June 1886. On this occasion they were taken to

task for withholding information about the condition of the ship and the cargo. One contributor to the correspondence columns, signing himself Consignee, loosed off a few classical shafts which admirably illustrate how little indignation (or its expression) has changed over the years: 'It looks to me, Sir, (and I have no doubt that it will so appear to others). . . . Let me tell these autocratic gentlemen. . . . If I were a shareholder in the company I should demand . . . I would soon let them see . . . or, if they refused to see it, send them about their business.'

It was, however, neither agitation ashore nor tempest at sea that finally brought an end to the 'admired' Miranda's enterprising career. Unlike many of her contemporaries, her passing was a relatively peaceful affair. She had set off for Greenland on a summer cruise in 1894 with a party of American tourists and scientists on board. The first two weeks of the trip went smoothly; and then, coming out of Sukkertoppen to cruise up the southwest coast of Greenland to Disko, she hit a submerged reef and had to be abandoned.

Miranda's sister ship Portia had enjoyed better fortune a year or two earlier. She was running from Pilley's Island to New York with a cargo of pyrites and her usual complement of passengers. Some of these, in holiday mood, apparently requested the captain to take them closer to a giant iceberg which had been sighted. This was understandable. Some of the icebergs which drift along the Newfoundland coast are magnificent. Dependent on the vagaries of cloud, mist and sun they can display every colour in the spectrum, looking sometimes like porcelain or white marble tinged with blue and emerald, and sometimes, as the Rev. Louis Noble said in 1862, appearing as a great shadow with a rim of splendour like liquid gold leaf or yellow flame. As the ship went nearer, there was a sudden rending roar and the iceberg split asunder. One massive fragment plunged into the sea, only to come up again beneath the ship. The heavily-laden vessel was lifted out of the water, and according to the passengers, hung there, her back in danger of breaking, till a massive wave swept the ship clear and deposited her, miraculously, on an even keel.

Such incidents at sea can be exaggerated. But the passengers' account of the *Portia* affair gives the story authenticity. It is contained in a testimonial signed by them after their lucky escape. They said that a huge iceberg, which *Portia* was passing, suddenly 'crumbled and turned in the water; striking and raising the ship from the sea and causing for the moment intense anxiety to all on board'. The testimonial then warmly praised the captain's coolness, nautical skill and good judgment, though one is tempted to think that perhaps he might have shown still better judgment by resisting his passengers' persuasions and giving the iceberg a wider berth.

Fate was not always so kind to *Portia* or her captain. In April 1899 she was ravaged by a fire that broke out in one of her holds as she lay at a wharf discharging freight. By the time the firemen reached the spot the flames had taken a firm hold, while thousands of townsfolk watched, apparently undaunted by a report that several hundred casks of kerosene were among *Portia*'s cargo. Two steam tugs were ordered alongside to pull the steamer from the wharf if it became necessary. But the firemen still fought on and eventually won their battle, though at one stage their task looked so hopeless that the *Evening Telegram* prematurely headlined its story, 'Destruction of Ship and Cargo Imminent'.

After spending six weeks in Brooklyn undergoing repairs and being fitted with new furniture and decorations, *Portia* resumed her regular run. But the fate she had cheated in the fire was still lying in wait. On her way back from New York in July she was wrecked in fog at Big Fish Shoal.

Three years earlier the Red Cross Line had suffered another loss. For some time the Liverpool office had felt the need to link up once more the Newfoundland-Halifax-New York service of the line with Liverpool; and accordingly Capulet—another of the fruitful 1884 Shakespearian vintage—was brought into service. Registered under the newly-created Canada and Newfoundland Steamship Line, Capulet had generous accommodation for saloon class passengers, space for upwards of 800 tons of cargo, and the capacity to average better than 11 knots on a

normal crossing—a speed which enabled her to clip more than a day off the steaming time of many other ships then engaged on the transatlantic run.

For almost the whole of her ocean-going life Capulet sailed under the command of one master, Captain Eills, and they featured regularly together in newspaper shipping reports over the years, usually under such headings as 'Good run across' and 'Good time made on the trip'. But sometimes, the headings carried reminders of the natural hazards that ships and seamen faced constantly off the Newfoundland coast: 'Ice met with 150 miles off' or, as in the second week of June 1896, 'Detained

outside by fog and icebergs'.

On this occasion Capulet had made a good run from Liverpool, and the familiar flash of Cape Spear light had been sighted, when a thick fog closing in reduced visibility to a few yards. Groping his way through the murk, Captain Eills was suddenly confronted by an iceberg dead ahead. According to a newspaper account later, it was only by going full speed astern that a headon crash was averted and Captain Eills duly made his landfall. No doubt he felt that fortune was unlikely to desert him for a long time after such a lucky escape. If so his confidence was rudely shattered when only two weeks later, on her return journey, Capulet came to grief on the rocks at St Shotts—an area notorious for strong, irregular currents and known throughout the island as a ship's graveyard. The first news that anything was wrong came in a message received by Bowring Brothers on the morning of 23 June, which said briefly that the ship was aground and all on board had been landed safely. A clearer impression of the damage came in a later message from the local constable at St Mary's who reported: 's.s. Capulet, for St John's, a total wreck at Mariner's Cove. Passengers and crew saved.'

Within two hours of the first report arrangements had been made for a west-bound coastal steamer to be diverted to St Mary's in order to pick up the stranded passengers and crew and take them to the Placentia railhead where they could get a train for St John's. The only casualties from the total of 67 people

on board were five men who had been injured by an explosion of distress rockets. As much personal property had been lost, however, along with the ship's log and more than 50 mailbags—this was due to looting before the police could arrive—the Governor immediately ordered a court of enquiry. The outcome was that the court held Eills to blame for the loss of his ship. They did, however, commend his skill in landing safely all the passengers and crew, and in recognition of this decided not to take away his master's certificate.

The loss of Miranda, Capulet and Portia depleted the Red Cross Line for a time, but Silvia (II) and Rosalind with the aid of other vessels kept it going. Then suddenly, in 1909, its fortunes were enhanced by the arrival of Florizel, a brand-new ship which became not only a popular passenger and freight carrier in the North Atlantic but a record-breaker at the seal hunt.

IV

During these adventures the sealing fleet was carrying on its hazardous business, with the usual variations of fortune. The events of 1890 are typical.

On 27 March Bowring's Kite with William Knee as master was first ship in with nearly 11,000 seals. Falcon, commanded by his son Job, arrived on 4 April with over 19,000, and reported great activity at the ice. Terra, Nova had already taken 15,000 seals on board, and Eagle, when she put in later in the month, had 8,000—and a tale of trouble to tell. Forty of her crew, ranging far out from the ship, lost their way on the return journey and spent some days in bitter weather on the ice before being picked up by other ships. When they were eventually transferred to Eagle again, many were suffering from severe frostbite.

A touching letter was printed in the Evening Telegram on 24 April. Signed 'One of the Crew', it told how Terra Nova, like Falcon, had temporarily lost some of her men. On 19 March they had left the ship at daylight. For six hours they traversed the ice, finally running into a patch of seals which occupied them

till sundown. Terra Nova was then 20 miles away; so the sealers made for Kite, which was lying about 6 miles distant. They did not expect a very hearty welcome, for the party numbered more than 200; and the little Kite already accommodated 146 men herself. But Captain Knee put his ship's boats out on the ice, provided coal for fires, and played host to 500 sealers who eventually gathered from other parties separated from their ships.

Kite set forth on a different venture after the following sealing spring. In June 1891 she sailed from New York with a passenger whose name was rapidly becoming famous. This was Robert Peary, the explorer, who was leading an expedition sponsored by the Philadelphia Academy of Natural Sciences to investigate the northern reaches of Greenland. Peary was accompanied by his wife and five associates, including Dr F. A. Cook with whom he was later, after his expedition of 1909, to become involved in bitter controversy over their respective claims to have reached the Pole first.

Having sailed down the Hudson River and laid her course for Whale Bay in Greenland, *Kite* unfortunately soon left her mark on the leader of the expedition. On 14 July, as the ship was thrusting her way through rotten ice, continually reversing so as to gather speed for the next charge, her rudder was struck by a submerged floe. The wheel was torn out of the hands of the two helmsmen, the helm swung over, Peary was jammed against the bulkhead of the wheelhouse, and his right leg fractured.

Almost exactly a year later *Kite* picked him up again, by which time Peary had traversed northern Greenland from Redcliffe to Independence Bay, over the Humboldt Glacier of the Greenland ice-cap.

Two years later Falcon was involved in another Peary Arctic expedition. She left Portland on 8 July and reached St John's on the 13th, carrying on deck eight Mexican donkeys, two St Bernards, several teams of Eskimo dogs which Peary had brought back from his former expedition, and a number of homing pigeons. On this occasion the leader of the expedition had better luck, for the run across to Greenland was comparatively ice-free,

and there was no damage to man or beast on the voyage. On 3 August the ship dropped anchor at the head of Bowdoin Bay, whereupon Peary named the little harbour Falcon Bay after the Bowring ship which had brought him there, and the cliff above it Mount Bartlett after Falcon's captain. This, however, was one of the last trips Falcon was to make, for in 1894, as we saw, she was lost on a voyage from Philadelphia to St John's.

For the next few years the story of the sealing trade pursues its normal course. There were good seasons and bad, successes and disappointments, lucky escapes and unlucky accidents amongst the Arctic ice. But in the opening years of the 20th century a technical advance in the sealing fleet brought about the biggest revolution since the introduction of the wooden walls.

It had long been thought that iron-hulled ships were unsuitable for work in heavy ice, being more likely to buckle than a wooden hull. In 1906, however, Harvey's sent to the seal hunt an iron steamer called *Adventure*. Her bow was very strongly plated and the hull was braced and cross-braced internally with steel girders. She was designed to ride up over the ice, her bow and keel running forward along the top of the floe until eventually the ice cracked under the ship's weight.

Despite the predictions of some of the older seal-hunters, Adventure—a comparatively large ship—proved to be extremely safe and seaworthy, not to say ice-worthy, and distinguished herself by bringing in over 30,000 sculps during her first season.

Bowring's were not slow to assess the implications. Early in 1909 they launched *Florizel* of 3,081 tons, nearly four times the gross weight of *Adventure*, and in 1911 the even larger *Stephano* (3,449 tons). These were by far the biggest and most powerful ships ever employed at the seal hunt. They were, in fact, designed primarily as fast, comfortable passenger liners, which could be adapted for use as sealers during the slack season in the tourist traffic. Both were highly successful, *Florizel* accounting for no fewer than 200,000 seals in eight years, and *Stephano* for 73,000 in three.

It is worth looking at the sealing statistics for 1909, the year

when Florizel first went to the ice. There were 23 ships in the sealing fleet, 8 of them sailing under the Bowring flag—twice as many as any other firm. They ranged from the 3,000-ton Florizel to the little 280-ton Kite. But the economic revolution in the sealing business is best revealed by the ratio of crew to tonnage. Kite had 90 men on board, while the 677-ton Eagle and the 749-ton Terra Nova had, like the vastly bigger Florizel, not less than 200.

Viking, commanded that year by Captain William Bartlett, came in with 19,000 prime seals captured by 189 men: 8,700 of these had been panned (the technical term for collecting the sculps at central points) during the second day's kill. Terra Nova brought back 15,468, Eagle 20,423, and Florizel 30,488.

But next year the virtues of the big iron steamers were proved beyond all doubt. On I April, lying very low in the water and dressed overall with bunting, *Florizel* entered the harbour of St John's with 49,000 seals on board. And as this was an all-time record, both for number and for weight of fat, Abram Kean had good reason to be proud of his crew and his fine new ship, as indeed had his owners.

The Evening Telegram spread the story of the voyage over five columns. Its report was headlined 'A Record Trip', and there was a photograph of Captain Kean, burly, bearded and smiling, standing beside the bridge companion-ladder after berthing at Bowring's wharf.

He had had an overwhelming reception. As the ship came through the Narrows the crew, assembled on the forecastle, burst into cheers which were rapidly echoed by the crowds who flocked down to the wharves on learning the news of Florizel's good fortune. The triumphant ship fired off rockets, Viking and Algerine sounded their sirens, and a wild feu de joie was fired from rifles by a band of excited employees from a neighbouring firm. A fleet of steam-launches, motor-boats and rowing boats escorted Florizel to her berth; and before she had finally moored, the first members of Bowring Brothers had climbed on board to offer their congratulations.

Captain Kean's account of his trip was striking. Florizel sailed on 12 March, leading the fleet because of her superior speed. Next day she was for a time jammed in the ice off Fogo Island, but on the 14th, a day of fog and rain, she set out to the N.N.E., spotting three random whitecoats and a number of blow-holes in the ice. On the 15th the fog cleared, but in heavy ice Florizel made only five miles until at 9.30 pm she again got clear.

On the night of the 16th Eagle reported by wireless that she was close to a good patch of seals, and at 11.30 am on St Patrick's Day, to the intense delight of the many Irishmen on board, Florizel hit the main patch, and thousands of whitecoats were sculped and panned.

On the 18th 14,000 seals were panned, and next day, despite a south-west wind and strong frost which made the ice very heavy, the powerful ship picked up 27 pans of seals. By Sunday 20th 29,000 had been panned, while on the Monday she panned another 12,000.

So the work went ahead, with hours of steady slaughter on the ice during daylight followed by night hours of stowing the pans of sculps on board by the light of flares and a searchlight. On the 24th the wind, which had moved round to N.N.W., freshened. Florizel now had over 20,000 sculps on board, with thousands waiting to be picked up; but in the bad weather she was hardly able to make more than a mile's distance during the day.

By this time other units of the sealing fleet had reached the main patch, and Eagle, Aurora and the rest were also hard at work. There was much need, for until then the wooden walls had failed to take any seals at all. Yet Florizel, by the 28th, had more than 35,000 stowed below decks, with another 2,500 on deck and 80 pans waiting to be collected. By 8 pm next day Captain Abram Kean was able to send a radio message to his son Joseph in Eagle: 'All records beaten, 42,420 stowed, 1,000 on deck and 40 flags on ice.' At 3 pm on 30 March Florizel picked up the last of her kill, and turned for home.

But her adventures were not yet over. At 5.30 pm another ship was seen to be on fire. Florizel crashed through the floes to

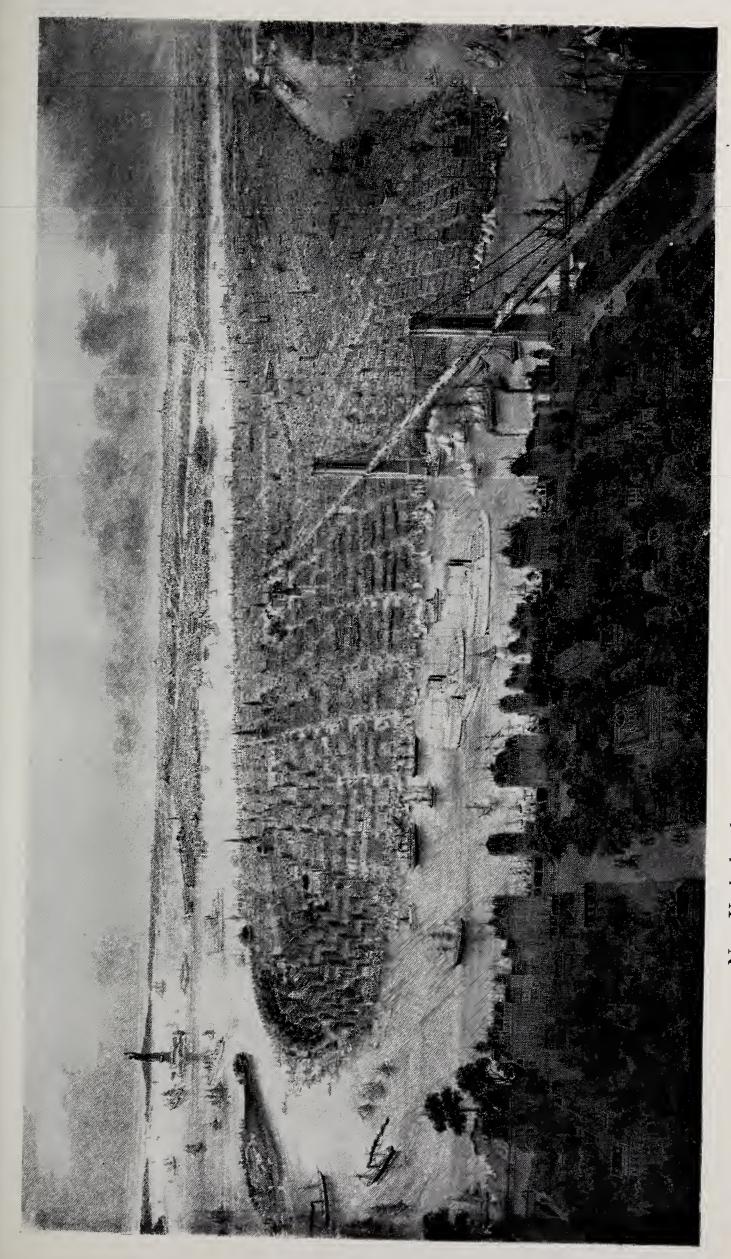
the rescue, and found she was the small steamer *Iceland*, also from St John's. Her wooden hull had been stove in by the ice, and *Florizel* picked up the crew just before their ship foundered in a cloud of smoke and sizzling embers.

At 7 pm that evening Abram Kean again turned Florizel's head for home. He had beaten a record which had stood since 1888, and beaten it moreover by some 7,000 seals. The gross weight of his catch turned out to be almost 1,050 tons of fat, and the men's share of the net value of over 90,800 dollars was 148 dollars each. The large and powerful steamer had thus made a dramatic contribution to Bowring's share of the rewards of the Newfoundland seal hunt that year, for out of a total catch of 333,349, Bowring's, with their seven ships, accounted for 141,098 seals.

When Stephano joined the sealing fleet for the 1912 season Abram Kean was promoted to command the new and larger ship, while his son Joseph took over Florizel. The 1914 season was to be Stephano's last year at the ice, for by 1915 she was traversing the mighty wastes of the Atlantic—this time as the hunted, not the hunter.

V

Stephano and Florizel, besides playing their part in the seal-hunt, had as we know been designed primarily as passenger liners for Bowring's Red Cross Line which had made its St John's, Halifax and New York run one of the most romantic along the North American seaboard. Stephano, for instance, could carry 180 first-class passengers in de luxe cabins and two-berth rooms, and 60 passengers in the second class. The passengers were accommodated on two decks, and took their meals in a spacious dining saloon which extended the full width of the ship, while music and other recreations could be enjoyed in a saloon in the fore part of the shelter deck house. Both ships enjoyed remarkable success. They carried not only business men and freight but also American tourists in search of comfort, relaxation, entertainment aboard and expeditions ashore. In addition there were the



New York, headquarters of the Red Cross Line, at the end of last century



American and Canadian sportsmen who came by the Red Cross Line for the superb hunting and fishing that Newfoundland could offer.

Stimulated by seductive advertisements in American and Canadian magazines, this sportmen's traffic had steadily increased over the years. At the turn of the century, for instance, one advertisement suggested that those who had had nearly a year of the struggle of business or professional life could have no better preparation for the different life of camp than a few days' rest on the ocean. Those less addicted to rod and gun were also encouraged to make the trip. 'See Foreign America first' was a typical slogan in American magazines at the height of the Line's repute—in 1912—when the spring, summer and autumn cruises, which then cost from 60 dollars upwards to 110, lasted for twelve days of which seven were spent at sea and five in port. The advertisements mentioned that music was provided by the ships' orchestras, and drew attention to their splendid cuisine.

The table arrangements were indeed memorable, for years after Bowring's had disposed of the Red Cross Line—as it did after the First World War—an Edinburgh writer, in a gastronomic column of *The Scotsman* entitled 'Off the Beeton Track', gave the following appreciative account of the good fare its ships had once provided:¹

'The passengers on board the *Stephano*, a steamship of the old Red Cross Line which plied from Newfoundland to New York by way of Nova Scotia, did pretty well in the dining saloon, and although the *Stephano* was a sizeable and well-found vessel, she had by no means the refrigerator capacity of the *Queens*.

'On the 27th of January (1913) the passengers in the first-class saloon started with a choice of Bluepoint oysters, Queen Olives (whatever they may have been), and caviare sur croûtes.

'There was a choice of soups, a small dish of fried snapper with a béchamel sauce, and then salmi of venison, epigrammes of mutton, or, for ichthyophils, squab lobster, and hominy.

'By this time the edge of appetite, whetted by the keen winds which whipped across the drifting floes and shrilled in the rigging overhead, had been gently blunted. It was now time to serve the main course of the meal. Roast ribs of beef au jus (I can almost see the blood-red gravy); or roast pork if you prefer; or duck; and since there is a limit to the amount of fresh meat that can be carried, corned ox tongue, which is probably better from the tin than in its slightly fibrous fresh state. Plenty of vegetables, of course, including asparagus.

'Four puddings, fruits, raisins, nuts, figs and preserved ginger; Roquefort for the gentlemen, Edam or Young American cheese for the ladies; and no doubt one would enjoy a cigar with the coffee. And then something like a twelve-hour wait till breakfast time.

'Two days later they enjoyed a richer meal, for this was the Captain's dinner and something of an occasion. You could start with either a Martini or a Bronx cocktail—both perhaps if you were lucky and sitting next to a conspiring but teetotal lady. Oysters, caviare (a little monotonous perhaps? Then why not try the salted almonds, nibble an olive, or take some fresh celery?).

'Mis-spelt Amontillado with the soups; salmon; a choice of five made-up dishes ranging from pheasant to shrimps, with a glass or two of Château Batailley; Vermont Turkey with all the trimmings, or beef, venison, ham with a champagne sauce, and a Haut Sauterne; an exciting variety of sweets and, of course, fruit, nuts, and cheese. I don't know if any of Captain Clark's guests were pre-occupied with the expanding universe, but I bet they worried about their expanding waist-lines.'

No doubt these gastronomic reminiscences are shared by many of the older generation who travelled in the Red Cross Line ships. And doubtless there is a passing sigh for the days when the Château Batailley cost one dollar for a quart bottle, Mumm's Extra Dry champagne 2 dollars a pint, and gin, whisky (both Scotch and Canadian rye) and rum were dispensed by Stephano's barmen at 1 dollar 25 cents the quart or 15 cents the glass.

It must have been an unforgettable experience to travel in the

comfort of these well-appointed ships past towering icebergs maybe or rocky coastlines in weather ranging from the brightest blue-skied sunshine to sudden and dramatic storms. The vague possibility of danger arising from the knowledge that fog and icebergs might be met, or perhaps a sense of relaxed superiority, may have given an added spice to the warm upholstered life the passengers led.

As the popularity of the line's summer and autumn cruises in northern waters grew, the Bowring offices in Liverpool and New York began to think of winter cruises; and these in time were started in the warmer seas to the south. To give a single example, in 1913 Stephano offered, for a minimum of 100 dollars, a 21-day cruise from New York to Hamilton in the Bermudas, Port Antonio and Kingston, Jamaica, Colon at the entrance to the new Panama Canal, then back to New York by way of Santiago de Cuba and Havana.

Only 150 passengers were accepted, so that all should have ample space and comfort. 'A swimming-pool', said the brochure, 'numerous baths, showers, electric fires in all rooms, and forced ventilation from deck, will assure coolness and comfort.' Carriages and 'autos' were provided at the various ports of call, and time passed pleasantly with sports, dancing to the ship's orchestra, and of course the cuisine.

VI

We must now return to the start of the century to follow the fortunes of the company's other Newfoundland activities during these palmy days of the Red Cross Line and the seal fishery.

In November 1901 news reached St John's of another loss in the company's dwindling sailing fleet. During that year, Edgar

¹ It was also in 1901 that Bowring Brothers purchased a Grimsby steam trawler, first of its kind in Newfoundland waters, called *Magnific*. Unfortunately her catches were poor. This was due to the unsuitability of the Grand Banks for steam trawling with the gear of the period, and in 1903 she was returned to Grimsby.

Bowring, who had been assisted there for some time by Henry Alfred Bowring (1886–1919), sixth son of John Bowring and father of Mr Fred C. Bowring (a future chairman of the parent company), had been busy enough. In addition to the regular commitments, arrangements had been made for the steam collier Algerine to be away all summer on the Labrador coast and in Hudson's Bay with a party of American scientists who were trying to locate mineral deposits. The company's sailing ships had also been actively transporting dried cod fish to the Latin countries. Then, on 18 November, the citizens of St John's read in the Telegram that the barquentine Titania had become a total wreck.

Such tragedies were only too familiar in the island. But in the very nature of things there is always a quick and happier contrast; which brings us back again to the smaller sailing ships, still plying across the oceans with the harbour of St John's as one of their natural homes.

In the early years of the century St John's was as picturesque a port of call as ever. And fortunately in Mr Fred Ellis, an exmember of the firm, there survives a Newfoundlander with vivid memories of the colour and the bustle and the sea-tang of half a century ago. Mr Ellis, a shipping clerk at the time, remembers sea-shanties ringing out across the quays when vessels were leaving St John's with dried cod fish for foreign ports:

Oh, we'll heave up our anchor and away
we will go
Hurray, me bully boys, out we're bound
We're bound to the West Indies, where
the sugar does grow
Hurray, me bully boys, out we're bound.

'It didn't make any difference', he has written, 'if the ship was outward bound south from St John's either to Barbados, Jamaica, Brazilian ports or elsewhere, the melody and words helped the men on the fo'c's'le head as they laboured to break the anchor out and hoist it to the catheads. The pleasant noise of the pawls clanking over the windlass drum added to the effect. What

beautiful ships they were! The majority of them with white-painted hulls had enough coloured trimmings to make a contrast. This, with their shining spars and black-painted standing rigging, helped to complete the picture. On Sundays all the foreign-going ships in port were made shipshape to produce a pleasing sight for the owners or their representatives and the general public, who frequently went down to the wharves after lunch.

'The Brazilian traders always seemed to be especially "ship-shape and Bristol fashion" with their red ensigns and varied

coloured house flags. The sight was very pleasing.'

So too were the Bowring barquentines. *Dunure*, last of the company's square-riggers, was a splendid spectacle whether she was leaving for Pernambuco or Bahia in Brazil with a cargo of dried codfish in drums, or returning three or four months later from Barbados. Her gleaming white hull and her freshly varnished pitch-pine spars stood out in the best of company. After being laden with the choicest molasses in puncheons or barrels, off she would go for St John's, everyone thoroughly tanned from nearly three months in the tropics and hoping that the weather at the old familiar landfall of Cape Race would not be overboisterous.

'But let us look at one of her return journeys,' Mr Ellis continues. 'I remember opening a telegram from Cape Race one morning, which read something like this:

Dunure off Cape requires a tug

and which was signed by the senior light-house keeper, as Cape Race was a Lloyd's signalling station. The telegram brought results, as either Mr Eric Bowring or Mr J. S. Munn (a director of the firm related to the Bowrings by marriage) ordered a tug to be despatched immediately, but before she had gone very far a sudden change of wind blew up and the tug returned. The skipper knew *Dunure* could not 'hold the land' and would have to run for searoom away from the treacherous coast. Sixteen days later *Dunure* arrived in St John's still looking in good condition, but with everyone tired and fed up. And no wonder—14 days

from Barbados to Cape Race, a distance of about 2,000 miles, and 16 days from Cape Race to St John's, a mere 60.'

The iron barque Cordelia, a long, lean vessel of about 600 tons deadweight, built for speed, was a different kind of ship, and one of the last of the Bowring Atlantic barques: she was sold in 1911. 'She could not stand up without "stiffening",' says Mr Ellis, 'which meant that the main hatch had to be discharged first and a quantity of outward cargo put in before the ends could be unloaded safely. I watched her once with my heart in my mouth as a rough tugboatman pulled her off the quay, and she heeled till her main yard was almost on the other side of the dock, then, as she gathered way, up she swung. What grace these ships of the past had! Cordelia was as well known in the Glasgow docks as the famous Allan Line steamers were forty or fifty years ago, and she oft-times made the passage eastwards as fast as they did. I can remember her docking in Glasgow on one occasion nine days out from St John's. Her captain told me that they had hardly touched a brace since the tugboat dropped them outside the Narrows, but she had pooped a sea on the way across and her decks were swept as clean as a whistle, the boat davits broken off at the rail like match-sticks. These men did not heave-to their ships readily, but rather preferred to take the risk of letting them run.'

There are many stories about this ship. Once, says Mr Ellis, Cordelia, bound back to Newfoundland in midwinter with a cargo of coal, was lying hove-to in a heavy south-westerly gale in mid-Atlantic when the Captain, lying in his bunk, felt her make a terrific lurch, accompanied by a heavy rumbling noise, and the ship lay on her beam-ends. The worst had happened, the cargo had shifted, and she was lying helpless in an Atlantic gale. It was a desperate situation, which according to the Captain's account to Mr Ellis was solved as follows:

'The captain told me that he knew all hands would be gathered on the poop awaiting his orders. An essential was morale at the top, so he dressed, put on his hard pot hat, which he always wore at sea, and scrambled on deck. What a sight met him! A disabled ship, lying on her side, with heavy seas breaking over her—it looked hopeless. He turned to the crew, "Only one chance, boys, all hands but me and the cook down through the lazarette hatch and shovel coal for your lives; if you can get her back on her feet she can live."

'The captain told me that almost every man went into that pitch-black hold and shovelled. They put her back on her feet and they drove her home to Newfoundland. In recounting the incident, the captain said he knew that none but a Broomielaw crowd would have done it—they feared not God nor man.

'These were stirring times. Every voyage had its incident, and for those who came into contact with the officers and crew, there was an everlasting interest and excitement. Cordelia was sold in Glasgow and I was present when the captain left her. Tears were in his eyes, for these men loved their ships; they were not just hulls and masts, they were living things.'

VII

Of the many other vessels going in and out of St John's, none were more familiar than *Portia* and *Prospero*, constructed for the Coastal Mail Service which Bowring Brothers had been invited by the Government to take over again.

The terms of the new mail service contract—signed early in February 1904 and approved by the House of Assembly in March—laid down not only the frequency of the service and the ports of call, but also the specifications of the mailboats to be used. There were, as before, two runs—the Northern Service and the Southern and Western service. Both vessels were to be well and substantially built of steel, and strengthened to combat ice. They were to achieve 12 knots on full-power trials and to have accommodation for 60 cabin and 90 steerage passengers. The Northern Service from St John's to Griquet, with 31 intermediate ports of call ranging from Seldom-Come-By to Leading Tickles, comprised nineteen fortnightly trips each year, starting at the beginning of May when the ice broke. The Southern

Service to Bonne Bay, on which there were 27 intermediate ports, enjoyed a longer season of 26 fortnightly trips. A Government subsidy was paid for each voyage, but a deduction was to be made if either ship failed to call at any port in the agreed schedule. The Government for its part promised that the postal authorities would not detain the ships for more than half an hour in each port. It also gave the company the use of free telegraphing over Government lines on business connected with the Coastal Service.

In retrospect it is clear that the return of the coastal service to Bowring Brothers gave the business a rounder look. Henceforward the company's flag not only identified its Red Cross steamships in the North Atlantic, its wooden walls among the ice floes and its roving cargo ships, but also appeared almost as a household symbol in the colony's main outports. Such ships are always sentimentally regarded by those who live in the remoter corners of the earth. In the western islands of Scotland, for instance, the arrival over the years of the MacBrayne steamers bringing mails, freights, passengers, livestock and even verbal messages from the mainland has been a social service of the greatest value and one embedded in the islanders' traditions and affections.

At St John's the running of the coastal service, and the new flourish given to the business by Florizel's popularity after 1909, and Stephano's later still, threw new burdens on the head of the business, Edgar Bowring, and his new young adjutant Eric (1884–1959), son of Charles Bowring of Newfoundland and thus another of Charles Tricks' many grandsons. Of Eric, who became a director of Bowring Brothers in 1912, we shall hear more. A man of lively mind, he once even imported a pair of Newfoundland dogs from England to improve the island strain. As for the business, he was popular among the staff and generally respected in the island at large. He also enjoyed robust health; which was just as well since by 1908 the pace of events was quickening so fast that Edgar Bowring was showing signs of strain. When consulted, in July, his doctor minced no words. He even sent

him a warning letter which attributed his patient's 'profound mental depression, great emaciation and a proneness to contract illness,' to overwork (poor Edgar, suffering at the time from abdominal catarrh, was also recovering from pleurisy and pneumonia). Next, the doctor commented on the 'extent and ramifications of the work' his patient had had to organise and supervise at St John's. Finally, he advised virtually no work for the next six or twelve months—not the kind of advice which is traditionally welcomed by members of the Bowring family.

At any rate, the worn-out Edgar took some sort of rest while the business grew and its problems multiplied. In 1909, for example, the year in which the Red Cross Line gained its greatest impetus from Florizel's arrival, the ice lay long on the northern coasts and, as late as the third week of May, formed an impenetrable rampart outside St John's. Three ships had been involved in trouble in these conditions, with varying fortunes. One was the Allan liner Mongolian, six days out of Liverpool with some 500 passengers aboard. For six days the weather in the Atlantic had been favourable; then suddenly on 18 May the ship ran into dense fog and a large icefield, with icebergs in the offing. Bowring's steamship Othello (II) was luckier. She had slipped in through the Narrows a shade earlier, and was landing 5,800 tons of Cadiz salt for the vessels fishing on the Grand Banks. The unfortunate Mongolian on the other hand was caught on 21 May between 'standing ice' and 'running ice' three miles outside the Narrows, with well-known passengers aboard who were only too anxious to get ashore in view of the obvious risks. But Mongolian was not alone. Bowring's Prospero, preparing inside the harbour for her next coastal service run, had been sent out to get as near the liner as possible and take off her mails and passengers. Instead, she was herself trapped when further pack-ice not only blocked the entrance to the harbour but in the end created a vast icefield which stretched to the horizon.

By this time the plight of the vessels had given rise to hair-raising stories in the American newspapers and to lengthy reports from Reuter and the Central News, the London Daily Telegraph

and other newspapers. The Daily Telegraph's telegrams from New York, accurate and reassuring, took the chance of rebuking imaginative reporters who, judging by their articles, had not yet reached St John's but had telegraphed erroneous accounts of panic-stricken passengers leaping from floe to floe after the fashion of Eliza pursued by Legree in Uncle Tom's Cabin. Most of the passengers, the Telegraph went on, were on deck in furs or overcoats and displaying commendable patience and fortitude. Others had already gone overboard on to the ice and were walking ashore. The first to go was apparently a well-known St John's medical man, Dr Macpherson, who walked through the Narrows and found thick ice everywhere. Reassured by this, he turned in his tracks only to find his wife, a well-known St John's politician the Hon George Knowling with his wife and several other passengers being escorted in by the Hon William Job and some longshoremen who had pulled a dory across the ice.

So the story ends. Both Mongolian and Prospero eventually got free. Mongolian steamed on to Halifax with her cargo and all the passengers' luggage aboard; Prospero fought her way back to St John's; and Othello continued to unload her cargo of salt.

VIII

Despite his health and the worries imposed by such adventures, Edgar Bowring had only partially divorced himself from the business during the sabbatical year prescribed by his doctor. But he had told Sir William Bowring, head of the parent company at Liverpool, and now a baronet, that he no longer felt equal to the strain of conducting the business at St John's during the late fall and winter, and meant to 'seek a more genial clime during those trying months'. This meant that John Munn, Edgar's stepson who had been a director of Bowring Brothers since 1906, had to shoulder heavier burdens for a time till in 1912 young Eric Bowring became a member of the Board.

The rest of the firm's Newfoundland story in the short time remaining before the First World War is once again a microcosm

of the island's history. There were both profits and losses; and some of the losses were disasters. In the summer of 1912 Algerine was lost off Baffin Land; and less than two years later the island suffered one of the greatest tragedies in its maritime history.

Between the 7th and 13th of March four Bowring ships went sealing from St John's. They were Ranger, making her 43rd annual visit to the ice fields, a rather bigger vessel Eagle (III), and the new great seal-killers Florizel and Stephano. As usual they were all cheered away from the wharves with the ships of other companies, happily unaware that the sealing season of 1914 would be long remembered not for the number of the seals caught but for the Newfoundland disaster in which 79 men lost their lives and many of the 55 survivors were crippled for life.

There had been and were to be more serious catastrophes at sea. Later that season Southern Cross sank with all hands; and in the war that followed shipping losses in the Atlantic were grievous. But in 200 years of sealing history the Newfoundland affair stands out because it was a disaster that should never have happened. It was a tragedy of errors, born of the casual disregard for familiar dangers so often found in men who live dangerously.

In early March, Newfoundland, an old wooden-hulled sealing steamer belonging to another company, sailed from St John's under the command of Captain Westbury Kean, a well-known skipper whose father Abram had now become the most famous of the sealing masters. That season Abram commanded Stephano. His other son, Joseph sailed in Florizel. And, as it appeared later, the Keans had made a family arrangement to help each other out during the trip: whoever found seals first would signal the others, and they would look after each other's crews if need be. Newfoundland, it should be noted, set out without wireless.

On 30 March, after steaming for three weeks through gales and heavy seas, *Stephano* sighted a large colony of seals on an ice-pack, and one of her derricks was raised to pass the word on as arranged. When the signal was seen by *Newfoundland* the two ships were separated by about seven miles of ice. Westbury Kean tried to get round this to join his father but ran into heavy

ice and was jammed. Next morning, with his ship still held fast, he decided to send his crew across the ice on foot to join the hunt. Starting at dawn the men trekked all morning over rough going and got to *Stephano* about midday. In the afternoon Abram Kean dropped them among the seals farther down the ice. But by this time snow had started to fall and conditions deteriorated rapidly. Eventually, when the men could no longer see to work, the mate in charge, who had arranged with Abram that he would return to his own ship for the night, decided to head back for *Newfoundland*. *Stephano* had moved on.

Unable to see more than an arm's-length ahead, Newfound-land's crew made painful progress. Stumbling against great boulders of ice and often slipping into patches of open water, they had to battle against the driving blizzard. When darkness fell they could go no further. They contrived a token form of shelter by building windbreaks with blocks of ice. To keep warm they trudged in circles thumping each other on the back. They also ran races, and they sang hymns. But during the night one man went mad and died, and at least two others were frozen to death.

When morning came the snow had given way to gale-driven powder-ice; the men were within two miles of *Newfoundland*; and five other ships were in the vicinity. Yet no one knew, or saw they were in trouble.

During their second morning the men dispersed in small groups trying to find their bearings and hoping for a glimpse of Newfoundland if the weather cleared. At noon, when a ship did appear several miles away during a lull, the mate and two others set off across the ice, elated to see her turn towards them. They shouted, waved and ran on knowing her to be a ship called Bellaventure. Then, unbelievably, she turned away. As light began to fail, the men knew that they would have to spend another night on the ice, and for some this was the end. Sapped by exposure and hunger, and lacking the will to live, they surrendered to the cold and died. Others tried to infuse something of their own spirit into dying friends by feeding them with what

scrappy rations they had. But for the most part the ice won speechless victory.

At noon on the third day a ship steamed towards the dreadful scene; and again it was *Bellaventure*, whose lookout thought he had spotted seals, and then to his horror realised that he was looking at human bodies. But perhaps the greatest horror of all was still to come when the people of St John's saw *Bellaventure* return to port, her deck stacked with the bodies of their relatives and friends still frozen in the grotesque attitudes of their ending.

9. Full Steam Ahead

I

During this lengthy period of ups and downs in Newfoundland the company made great strides in England, notably through the insurance market, the petroleum trade and its merchant fleet. The progress made by the London office in particular, as Lloyd's insurance brokers and underwriters and as oil importers, is told

in succeeding chapters. Here we must follow the fleet.

The company's passenger and cargo services, managed for the most part between Liverpool, St John's and New York, were given a marked new impetus in 1887 when Charles Tricks' fourth son George Bowring (1851-1891), head of the London office, took over a ship which was being built at South Shields for another firm. This was Tafna, a vessel of 2,231 tons, which was launched in October and delivered early in December. At the same time, an order was placed for a sister ship, Guy Colin. Built at Middlesbrough, Guy Colin was delivered in May 1888, and both vessels were registered in a new company which had already been incorporated on 19 April as the English and American Shipping Company Limited.

The formation of this company, with the ore-trading firm of Messrs Naylor, Benzon and Company as minority shareholders, was an important development. For one thing it cemented an already happy relationship with Naylor, Benzon, which flourishes still and is maintained through Bowring's New York office. For another, it was, in conjunction with the corresponding build-up of their tanker fleet, the start of a considerable expansion of the Bowring shipping interests, which lasted till the eve of the 1914

war.

Most of the English and American Shipping Company's vessels were employed in a triangular trade between the United Kingdom, the Mediterranean and the USA. Usually they carried coal, mainly from Bristol Channel to ports in the Mediterranean. There was then a short voyage in ballast to Huelva in Spain, where considerable cargoes of ore were loaded for the United States. After the ore had been discharged in American ports the ships then took on grain and general cargo, mostly for the United Kingdom, though sometimes these cargoes were routed to the Continent. The loading ports were usually Jacksonville, Brunswick, Savannah, and Charleston.

With its first ships firmly established, the English and American Shipping Company expanded quickly. In July 1888 Avalon was built, and in 1889 Elba and Benisaf.

Avalon was first attached to the Black Star Line, plying from Liverpool to Galveston with a mixed cargo for Texas, New Mexico, and Arizona, and returning with cotton for Liverpool and Manchester. Later the ship was operated by the Avalon Steamship Company Limited as yet another of the companies formed by Bowring's from time to time to run a single steamship. Later still she was transferred to the English and American Shipping Company.

In the 1890s 11 more ships were added, nearly all of about 2,500 tons. These were Bona, Justin, Mokta, Huelva, Murcia, Adra, Vera, Roda, Pola, Inca and Mora.

It was a formidable building programme involving heavy capital outlay and requiring energy and shrewdness to carry through. Unfortunately George Edward Bowring, who was one of its architects as he was of the company's tanker fleet, did not live long enough to see the full fruition of his efforts. He died of typhoid fever in 1891, at the early age of 40, just a week after returning from a shooting holiday in Scotland to rejoin his wife and young family.

George Bowring had entered the Liverpool office of Lamport and Holt as a youth. But in 1877, when still in his middle twenties, he went to London to join Bowring and Jamieson, whose fortunes as oil importers we shall soon be tracing. In many respects the ideas of this enterprising young man were ahead of his time.

The profit-sharing system he initiated with his confidential clerk, for instance, must have seemed dangerously radical to some of his kinsmen despite the family's liberal tradition. Yet though some of his methods may have evoked a solemn head-shake or two among the older generation the firm after all had always been unorthodox in its methods, and the methods had worked. The Bowring tradition, fostered by the continuance of the firm as a family business, has been characterised by George Bowring's son Harvey, long a pillar of the concern, as 'truly non-conformist'. Reasonable freedom to take decisions without waiting for approval from ascending layers of higher executives has always been recognised as a cardinal virtue, and strict orthodoxy of rule and regulation at the expense of time and initiative has always been made to play a properly subservient part in the business.

To see the workings of this liberal tradition at its best we might well go to James Septimus Wellings, the confidential clerk. When George Bowring died there was at first no one similarly equipped to take over the development of the projects in which he was most keenly interested. But Wellings, who had come from the Liverpool office to London with his master, continued to keep a faithful eye on things. When Thomas Bowring returned from New York to take over the management of the London office, Mr Wellings, as he was called by everybody, was at his elbow with information and advice. Similarly, when George Bowring's second son Harvey joined the firm immediately on leaving school in 1904, Mr Wellings, as guardian and custodian of his old master's vision, welcomed the young man who was one day to succeed to the direction of the company's insurance affairs, and gave him all the proper words of advice.

Tall, quietly spoken, dressed always in dark morning clothes with a short jacket, Mr Wellings was a dignified figure. Moreover, he gave an impression of thorough stability, so that both the younger and the older people in the office knew that they could take problems of any kind to him and be assured of sound, reliable, sympathetic advice, followed by an absolute respect of their confidences. He kept the personal accounts of many

members of the family in his office, and knew, but never disclosed, the financial affairs of everyone in the business from the senior members of the board room down to the newest apprentices. If an account went into the red, Mr Wellings would discreetly report the fact to the individual concerned; and such was the force of his honest personality that there was never any need for the matter to be raised again. Furthermore, he inspired equal respect and affection in the junior office staff, and was famous both as a peacemaker and peacekeeper. In those days the office hours were nominally from 9 am to 6 pm; but if Walter Hargreaves, who became the company's leading insurance broker in 1897, stayed late the rest of the staff had to do the same. Yet although the only compensation for an unexpected day's work till 9 pm was a half-crown's tea money, Mr Welling's calm example usually quelled any sense of resentment in the breasts of the other clerks. When the appropriate moment came, he would reach for his black bowler hat with the rest of them, and walk contentedly home to play the organ. This was a passion. In his last house he installed an instrument with an electric blower, and there as in the office devoted himself to harmonious pursuits.

Over the years the company's ships, in which his late master and he had shared a special interest, brought in considerable revenue, though there were periodical setbacks. In order to keep the fleet in full employment, the ships were not always confined to the triangular Bristol Channel-Mediterranean-Eastern America run, but often carried ore and coal to Sydney in Nova Scotia and up the St Lawrence to Montreal. In the first two years of the 20th century Thomas Bowring frequently complained, however, of the time taken to discharge at Sydney, for this could mean, if reckoned up over a few months, the sacrifice of what might be a profitable voyage, and times were hard. As he put it in the autumn of 1901: 'Things are very bad for ships now, and we find it difficult to make both ends meet.' Since it was therefore all the more necessary to be on the lookout for cargoes Tom Bowring's correspondence with agents in ports all

round the European and eastern American seaboards soon became prodigious, and he must have been very glad to escape with his wife in 1903 for a four-month trip to Burma, Ceylon and India, where they attended the Durbar, and found amongst the jewelled turbans and the garlanded elephants, the lances, pennons and proud horses of that resplendent spectacle, a welcome respite from the burdens of business.

No sooner was he back in London, however, than business caught him up again. The eternal search for profitable cargo arrangements in those years must have been exacting as Thomas juggled about with his ships in order to get from them maximum service. Delays in loading or discharging were particularly vexatious, while another source of annoyance was the dilatoriness of some of the firms with whom he was trading.

In 1907, for instance, we find him writing to a correspondent named Armstrong at Huelva, that *Gafsa* had been 'tendered to the Tinto', but no word had yet been received as to whether the

ship would be accepted.

'I note particularly', the letter continues, 'that you "want the goods" and we are doing everything we can to hurry the ships along!' Gafsa was at that moment ready to discharge at Rotterdam, where she was held up by a strike. Thomas was prepared to sail her to Huelva in ballast should the Rio Tinto company have a cargo for her, although such a trip on the outward journey at least was commercially a loss.

Among the other problems of the time was the future of the Joyo Maru, a ship registered in a company of that name for the Japanese trade. The ship was sold to the company for £77,250, of which Japanese shareholders took £27,250 shares, Lawther Latta and Co. £10,000 and C. T. Bowring and Co. the remaining £40,000. As managers, Bowring's took a commission of £500 per annum with $7\frac{1}{2}\%$ of the profits; and for Latta's services in facilitating the deal Thomas privately negotiated a further arrangement.

All this took time and effort to arrange, yet it appears that the senior members of the firm still had some surplus energy, since

one or two of them had even found time to start a duck farm. Registered as the Dartmoor Duck Farm Ltd, the company had Thomas as its Chairman. Here too he was an active correspondent.

In February 1906 we find him writing to the manager of the farm about the local miller's attempt to charge rent for the ducks' use of the millpond as an aquatic pleasure-resort. 'I should not think of paying any rent, on principle,' he declared. 'They cannot prevent your ducks taking a swim in the pond if they feel like it and of course the land is mine . . . nor can they, I should think, charge you with trespass because your ducks swim on their water. We had the "first fruit" for dinner yesterday, and if all the rest are as good as that one, they are excellent. . . .'

Two years later he was going into the stock situation as carefully as he had gone into the loading delays at Huelva. In March 127 duck, 794 hen and 72 goose eggs had been collected, and 336 eggs had been sold. Thomas left an order for a couple of dozen eggs to be sent to his house in Palace Gate every week, together with a chicken or a duck. But the directors' fees were not very substantial. In April 1908 they amounted to a brace of chickens each; and by the end of the year the shareholders decided to wind up the company.

In the meantime the rather more lucrative English and American Shipping Company had increasingly engaged their attention. Since they were seldom in ballast the company's ships were by this time profitable to run, as we can see from two voyages picked at random from the records. On 2 November 1911 Tafna (II) sailed from the Tyne with coal for Barcelona. Having arrived there on the 14th she sailed for Huelva on the 20th, a three-day run. On 28 November, having loaded in satisfactory time, she sailed for Baltimore where she arrived on 17 December, and where her crew spent Christmas and the New Year. On 4 January she left Baltimore for Brunswick which she made three days later. On 17 January, with a heavy cargo, she sailed for Bremen and duly arrived there on 13 February. Tafna then returned to England. The other voyage—that of Mora in

the summer and autumn of 1913—is no less interesting. She was away from 5 July, when she sailed from the Tyne, to 22 October, when she arrived at Cardiff, and during that time she visited Marseilles, Huelva, New York, Savannah, and Le Havre.

There was, then, a great flexibility in the routing arrangements. But one or two ships had special runs. *Dominion* for instance was especially designed, said the *Petroleum Review* (15 November 1902), 'for the owner's trade between Louisberg (Nova Scotia) and Boston, and for the quick loading or discharging of large cargoes of coal, of which she will carry 6,000 tons'.

The ships built in the '90s had come from various yards, many from John Readhead and Sons at South Shields. But with the opening of the new century Bowring's seem to have favoured especially the Newcastle yard of Swan, Hunter and Wigham Richardson, who built *Mystic*, *Catalone*, *Mira* and *Dominion* in the first three years of the decade.

Zafra, Gafsa and Brika were added between 1905 and 1908, and Lorca in 1910, while the following year the second Tafna was built to replace her namesake lost in 1896. When Noya was launched in 1912 she became the last of the English and American Company's fleet to be built before the First World War.

Π

It would be timely here to cross the Atlantic and study an endof-the-century incursion into the Pacific, made by the company
through its New York office. For some time Laurence Stoddart,
successor to Thomas Bowring as head of Bowring and Archibald
—he was assisted by Charles Warren Bowring from St John's—
had been busy with the office's many ploys, though this did not
prevent him from becoming the winner of the first American
Amateur Golf Championship. Bowring and Archibald were still,
at the time, shipbrokers and grain exporters. They were New
York managers of the Red Cross Line, and helped to arrange

cargoes for the English and American Shipping Company. For a time they also managed a line of steamships set up in opposition to the Atlas Line, and later, in conjunction with the Red Cross Line, they operated the Black Diamond Line which ran passenger ships to Montreal. Their chief interests were obviously governed by the Atlantic.

In 1898, however, Thomas in London, William in Liverpool and the New York office were persuaded to emulate stout Cortez and look at the Pacific, if not with wild surmise, at least with a speculative eye.

There were good reasons for this sudden interest in Pacific trading. Early in the year Bowring and Archibald and the New York Tweedie Trading Company were jointly approached by a prominent New York businessman called Butler. Butler had heard that the Atchison, Topeka and Santa Fé Railway was anxious to start a line of steamships from San Diego to Japan and China, and as he had the ear of the Atchison directors he sounded Bowring and Archibald and Tweedie's as to whether they would come in with himself and one or two others, and start the line which the railway company desired.

The chief incentives for such a venture were explained by Thomas Bowring on 1 September 1898 to an old friend and business associate of the family called Ascherson: 'A large cotton business is being rapidly developed between the Southern states of America and Japan and China, and during the cotton season I think I am correct in saying that almost full cargoes of cotton can be relied on. Again during the tea season from China and Japan full cargoes can be relied on. The tea season commences in the early part of the year and runs up to the middle of the year while the cotton season as you are aware commences in October and runs on to the Spring. Therefore speaking in a general way we are practically sure of full cargoes from California for six months of the year and full cargoes from China and Japan for six months of the year. At the same time of course there is plenty of other freight shipped all year round in both directions besides tea and cotton, and naturally as time goes on the business should develop

materially. The other Railway Companies add continually to their fleets of steamers showing how rapidly the trade is being developed, and with a Company such as the A.T. and S.F. Co. which has its own road all the way from San Diego to Chicago they certainly should be in as good a position as any of the other lines. I should add that the arrangements between the other Railway Companies and their steamers are nothing like as favourable to the steamers as ours, inasmuch as some of the steamers only get 33% of the through rate and the most that any of the others get is 40% of the through rate, while we are to get 50%.'

When Thomas wrote this letter the negotiations were practically completed. The railway company was to give a subsidy outright of 5,000 dollars for each round trip. Free wharfage was to be provided at San Diego. And the new steamship company to be formed—the Californian and Oriental Line—was by contract to run the service for three, or it may have been five, years.¹

To get the line in operation by 1899, Thomas and William Bowring moved swiftly. Even before Thomas' September letter to Ascherson—this incidentally offered him some shares in the new company—they had chartered Carlisle City, a Furness Withy ship. 'She is', wrote Thomas, 'a boat of enormous cubical capacity owing to the fact that they have covered in the upper deck for cattle carrying purposes and this space is not included in her Register. She is a boat that can steam 11 or 12 knots.' They had also chartered Belgian King, a ship belonging to Swan, Hunter, and were scouring the ports for several more, while the accountants of the various interests involved drew up the necessary shareholding agreements in which, it will be noticed below, Bowring's were represented by the English and American Shipping Company, Bowring and Archibald and Thomas himself.

¹ Arthur Wardle in *Benjamin Bowring and His Descendants* says the contract was for five years. Thomas Bowring's correspondence with Ascherson says three. As we shall see, the difference becomes quite academic.

	5% Mortgage or 6% Preferred as decided on	Common Stock
English and American		
Shipping Co.	\$75,000	\$150,000
Butler	•	250,000
Parker	. 10,000	20,000
Bowring and Archibald	. 32,500	65,000
Harris & Dixon & Swife	. 75,000	150,000
T. B. Bowring	. 5,000	10,000
Jacobs	. 2,500	5,000
Tweedie Trading Compan	у	350,000
	\$200,000	\$1,000,000

In 1899 Bowring and Archibald had opened a branch office at San Diego from which to manage the Californian and Oriental Line, and early in the year its ships were duly plying 'twixt Californian ports and Japan and China. But in 1900, when Bowring and Archibald became a branch of C. T. Bowring and Company and took their parents' name, the San Diego office was moved to San Francisco in order to further other interests.

Thomas, it should be noted, had been optimistic from the beginning. 'I look upon it as one of the opportunities that occur in a lifetime and which should at any rate be given a fair trial, of which it is I am sure very worthy', he wrote in one of his early letters to Ascherson. On the same note of optimism he conjured up a shining vision of the future: 'It might be possible to amalgamate the Pacific company with the English and American Shipping Co, and thus a large company might be formed and the stock placed on the market to the mutual advantage of the Pacific and the English and American Shipping Companies. I only mention this as one of the possibilities, but there are a number of ways in which profit might be derived to the advantage of all of us concerned.' His optimism was soon to be shattered, for in 1902 the Californian and Oriental Line went into liquidation.

Bowring's office at San Francisco continued, however, as traders in merchandise and as shipbrokers. It also went into the business of exporting lumber and seemed convinced for a time that its future might still be as golden as California's sunshine.

Hence the successive visits made by some of the parent-company's younger members. Edward Skimming went out in 1903 when the name of the company as a branch of the head office in New York was changed to Bowring and Company. Five years later Mr Harvey Bowring followed him with some reluctance. He was, after all, the first direct member of the family to go full-time into the insurance side of the business which was now considerable, and after only four years he had become absorbed in his new vocation. Then suddenly, in his own words, 'I was sent out there as one of the cadets would be sent out. I was told to go there.'

The San Francisco which greeted Mr Bowring at the end of 1907 was very different to the city Edward Skimming saw in 1903. All around him lay the terrible signs of destruction caused by the great earthquake and fire which had laid the city waste in 1906. 'When I arrived,' he commented later, 'San Francisco was still in a very advanced stage of "bomb wreckage" rather like London during the last war. Our own office was ruined, and the staff had moved to a hurriedly constructed building in Market Street.'

At Market Street the staff faced many difficulties. Apart from the loss of records in 1906 and demoralising labour strikes in 1907 the lumber business did not really prosper, though in 1908 a new office was opened at Tacoma to facilitate its purchasing and loading. The company also had an interest in the City Wharf Company at Vancouver. But soon it became clear that the San Francisco business was fading. 'It was always too far away from us', says Mr Harvey Bowring who returned to London in 1910, 'to be a successful venture for the company, and eventually it was sold.'

III

Liverpool, during all this activity, had been growing in power and influence, and the Bowring business with it. In 1893, three years after the great fire which ravaged the city and destroyed

several hundred thousand pounds' worth of property and goods, Queen Victoria gave Liverpool's Chief Magistrate the right to style himself Lord Mayor. Within a year the Manchester Ship Canal was opened, with notable consequences for the Mersey trade, while in the closing years of the century local transport was modernised by the change from the city's old horse trams to electric cars and an overhead railway. Among those who played a major part in these developments was William Bowring; and it was indeed fitting that his busy public life should have been rewarded by his becoming Liverpool's first Lord Mayor.

Born in Newfoundland in 1837, William's schooldays were spent in England; but at the age of 16 he returned to work under the direction of his uncles at St John's, and later went to New York. When he was 31 years old, he returned to Liverpool, where besides taking an active part in the day-to-day running of the business he threw himself into all kinds of extraneous duties. He was, in his private life, a devout and valued member of the committee of Hope Street Unitarian Church, to which he presented an organ. In public life, he served from 1884 to 1892 as a member of the Mersey Docks and Harbour Board, and succeeded Charles Tricks as town councillor for the St Peter's Ward.

He was first treasurer, and later president, of the Liverpool Domestic Mission, a member of the University Council, chairman of the Liverpool Peace Society, and president of the United Kingdom Temperance Society. But although the last suggests a certain austerity he was also a respected clubman and was several times elected chairman of the Liverpool Reform Club.

His business interests were not confined to the family firm. He served on the boards of the Alliance Marine Assurance Company and the fore-runner of the present-day Midland Bank, the North-Western Bank. He also became chairman of a company whose business lay in the field of ships' stores. Along with this multiplicity of interest William was an active member of the Liberal party. Besides his work in local government, he stood for Parliament in 1892 as an ardent Liberal, Free Trader and Home Ruler, but did not win the seat.

In the Liverpool office he was a powerful and respected figure. The atmosphere there, as in the London office which he visited once a month, was friendly, with the strength of the family tradition setting a tone of almost domestic intimacy for all the employees. Sir William, as he became, always insisted on seeing new members of the staff on their arrival, quickly put them at their ease, and made them feel that they were welcome additions to the Bowring circle.

Yet in appearance he cut a rather formidable figure as he entered the office each morning. Usually he wore a voluminous Inverness cape, and as he arrived punctiliously at 9.45 am he maintained a formal ritual. Walking up the corridor to his office he would greet the head of each department. 'Good morning, Massey', to the head of the Export Department; and Massey would formally reply, 'Good morning, Sir William'. 'Good morning, Sam', to the Cash Department, and Samuel Slobom would also respond appropriately. So he went on—past Shipping, Underwriting, Accounts and so forth—until his final greeting to Mr Band the Secretary.

During the day his burly figure would be glimpsed from time to time as his office door opened to admit visitors and staff; and down the corridor would come the pungent fumes of his habitual cheroot, the smoke from which curled perpetually round his sidewhiskers. Then punctually at 3.45 Sir William would leave, repeating in reverse the vesper formula of his matutinal greeting. It was all rather true to type, and the younger members of the family, it must be confessed, thought him a rather dominating, unbending character, cast in the classic Victorian mould of the Nonconformist businessman and out of sympathy with the more obvious gaiety of the short Edwardian period.

His greatest honour came in 1907 when he was made a baronet and henceforth was known to the rest of the family as 'Billy the Bart'. The honour was well received in Liverpool, where the freedom of the city had recently been conferred on him—an honour which Sir William had reciprocated gracefully by handing over the Roby Hall estate, renamed Bowring Park, as a recreation

ground to commemorate almost half-a-century's service to the City Council by his father and himself.

Not long after this the office was agog with the news that yet another of the Bowring ships was to be engaged in a polar expedition. This time, however, it was not the North Pole that was the target, but the South. The ship in question was a 764-ton whaler, built in Dundee in 1884, and for many years one of the most successful of the sealing fleet operating from St John's. Her name, which became famous throughout the world, was Terra Nova.

On 23 September 1909 it was reported in the St John's *Evening Telegram* that the Admiralty was negotiating with the company for the purchase of the ship, Bowring's to have an option for repurchase after she had carried Captain Scott's exploration party to the Antarctic.

Terra Nova had already spent some months in Admiralty service in 1903 as a relief ship for the Discovery expedition, and after being internally strengthened had cruised in the Ross Sea. In 1905 she also visited Franz Josef Land in the service of the North Polar Expedition, and was obviously such a well-tried vessel that the Admiralty had no hesitation in acquiring her for Scott's expedition.

Having changed hands for the sum of £12,500 she was handed over in the London West India Dock during November 1909 in an atmosphere of expectancy, and also of harmony since the brokers, David Bruce and Sons, had handed over the better part of their commission on the transaction, amounting to £160, to the expedition's funds, and Bowring's had donated a further £500. When she sailed with stores, dogs, ponies and motor sledges for the Antarctic, *Terra Nova* certainly carried one of the most mixed cargoes of her picturesque career. She also won high praise from Scott.

'The Terra Nova proved a wonderfully fine ice ship', he wrote. 'The ship behaved splendidly—no other ship would have come through so well. As a result I have grown strangely attached to the Terra Nova. As she bumped the floes with mighty shocks,

crushing and grinding a way through some, twisting and turning to avoid others, she seemed like a living thing fighting a great fight.'

The story of that fateful expedition is too well known to need more than the briefest retelling here. After the voyage to the Antarctic there was a season of depot-laying and preparatory scientific work for the attack on the Pole. On 24 October 1911 the motor sledges set out for the Beardmore Glacier with the advance party, and when these vehicles were abandoned the little team of men and dogs went on alone. On 16 January 1912 they reached the South Pole and discovered Amundsen's flag already there. Then began the long trek home.

First, Petty Officer Evans died. Then Captain Oates made his gallant sortie. Finally, in the little tent amid the blizzard Captain Scott made the last entry in his journal on 29 March. It was not till eight months later that his body was found by members of the relief expedition and taken on board the ship of which he had grown so fond.

Another Dundee-built Bowring ship was also playing an important role in the drama of Antarctic exploration about this time. The 551-ton Aurora, launched in 1876, was smaller than Terra Nova. But in 1911, under the command of Captain Davis, after whom the Davis Sea was called, she served as the supply ship of Sir Douglas Mawson's Australian Antarctic Expedition.

For the Mawson expedition, Aurora underwent minor refitting. Her hull was braced with extra oak beams, and larger fresh-water storage was installed. She must have been a curious sight as she sailed from MacQuarrie Island for Adélie Land, with Greenland dogs, an air-tractor, and crates of scientific instruments on deck. Every available square inch was used, even the chart-house roof, where the expedition's sledges were lashed down along with two tons of butter which had been put there to be out of the dogs' reach.

In the course of a three months' cruise Aurora landed the members of the Mawson expedition in three parties at points 1,000 miles from each other, and returned to Hobart with only nine tons of coal left in her bunkers.





During the next few months the expedition carried out a carefully planned scientific programme. But there is a dramatic tale to be told, which has been overshadowed by the story of Scott and his companions. Near the end of the year's programme, Dr Mawson (as he then was) undertook a hazardous journey in the course of which one of his two companions was swallowed up with his dog-team and sledge in a crevasse, and the other fell seriously ill. Although it was clear that the food on the remaining sledge would not last out at the reduced rate of progress, the two survivors stayed together until Mawson's companion died. Now utterly alone, suffering from frost-bite and often in near delirium, the Yorkshire-born Australian scientist set out in a wild blizzard for the base hut, though he had no hope of reaching it before starvation finally overtook him. Then suddenly, by incredible fortune, he stumbled across a small cache of food left by a scouting party.

With renewed strength he continued on his way, and in February 1913 came in sight of his base hut in time to see Aurora lying off-shore. She had already picked up all the explorers except a few who had volunteered to stay and search for their leader. As a gale blew up, it was impossible to launch a boat. But fortunately Mawson was able to communicate with Captain Davis by radio, and ill though he was, he had only a stern and self-denying message to give. Because the winter season was rapidly approaching, he sent the ship on to recover the other party of his expedition from its base on the Shackleton Ice Shelf and to take it back to Australia before the freeze-up. Then with his companions he settled down for another winter in Antarctica. It was not till mid-December 1914 that Mawson and his companions saw Aurora again; and on their triumphal journey home the Antarctic gales, as if cheated of their prey, nearly wrecked the ship in a hurricane on Christmas Eve. Such dramatic events as the fortunes of their ships on polar expeditions must have gripped the imagination of the office staffs in St John's, London and Liverpool. But they were not the only events to cause excitement

In 1911 Liverpool's trade was paralysed by a widespread strike which spread into the world of shipping and held up both cargo and passenger vessels. Dockers, seamen, firemen, stewards: all were involved in what was a grave matter for Bowring's, as for every other Liverpool shipowner. When the dockers were finally kept out of the docks, rioting, incendiarism, and considerable damage to property occurred in the city. Railway workers were also called out and soon after them the tramdrivers. Finally the electricity supply to the city was withdrawn, and it was not restored until electricians from the cruiser *Antrim* took over its maintenance.

More than 3,000 special constables meanwhile were sworn in to assist the police in the maintenance of law and order. But a graver danger threatened. The streets became choked with garbage when the sweepers went on strike, and the menace to health was increased when the hospitals found themselves out of coal, and even the depots for sterilising milk for infants had to close down.

After protracted negotiations, bedevilled by differences between the men and their leaders and by sympathetic strike action which kept some men out after their leaders had reached agreement with the employers in the various industries, harmony was finally restored after more than a fortnight's confusion. It was estimated that, along the seven miles of Liverpool's docks, some 30,000 dockers, 15,000 seamen and firemen, 3,000 engineers and the same number of Dock Board employees had been involved—to say nothing of warehouse workers, carters, stewards and others in the 80,000-strong labour force.

Such strikes are always vexatious and often damaging to the nation's economy. It is therefore all the more interesting to find the firm—in 1912—giving thought to conditions on board their own ships after one of the worst winters on record. For months passages were delayed as ships ran for shelter or were driven far off course in the gales and hurricanes unleashed on the North Atlantic. In the company's offices both at St John's and in Liverpool the movements of the fleet were anxiously watched as

ship after ship limped home with deck-houses battered by green seas, top-hamper and boats torn away, and cargoes often damaged by shifting or by salt water.

By the autumn of 1912 Thomas Bowring, soon to be knighted, was so anxious that none of their ship's companies should be in any doubt about the firm's sense of responsibility to them that on 30 October he wrote the following letter to a senior member of the company:

'The question of the housing of the crews on Merchant ships is one that should receive very much more attention than we fear it is getting. . . . We feel, however, that you yourself are in sympathy with the movement to improve conditions and we believe that most of our masters also are imbued with the same spirit.

'The present letter is to say that we wish you to impress upon each of the Masters as well as Officers employed in ships which carry Apprentices that we require them to see that our Apprentices are treated in a manner befitting young men who will before long be fellow-officers of theirs.

'We do not in any way mean to infer from this that the treatment they already give these young men is anything which it should not be, but it is merely to let them all know that it is a question we intend to watch very carefully.

'We wish you to give instructions to each Master carrying Apprentices that they have their meals in the cabin, and to any objection which might be made in regard to their being 'dirty' etc., we would only say that this is no real objection at all, and it will be a discipline for the young men, inasmuch that they will have to wash and brush up before going into the cabin for their meals.'

The office staffs seem to have been treated with equal consideration, though their hours were certainly far longer than they are now. One of them, who at that time joined the Liverpool firm as office-boy, has vivid memories of its intimate atmosphere. Besides answering the bells of the Chairman's office, the

board room (then occupied by Fred Bowring and his brother Henry Alfred), the company's Secretary and the Chairman's private secretary, the office-boy was responsible for duplicating all official correspondence in an old-fashioned copy-press, with a dampened cloth and sheets of flimsy paper.

At Christmas there was a great stir, as all the clerks and other employees joined the 'Procession' and entered the board room to be greeted by the directors and to receive their Christmas bonus. This was usually handed over by Fred Bowring, while Henry added a personal gift of a bright new half-sovereign to each member of the staff. His charity, incidentally, did not stop at home nor even at work: one of his favourite indulgences was to present aged cabbies with warm overcoats.

Fred's generosity was more conventional. 'He was very keen on all kinds of charities,' a younger kinsman has put on record, 'and this occupied a lot of his time. You know the kind of thingdogs' homes, old ladies' homes—so he was often out of the office.' He was also a fanatical Liberal—like his cousin William—and in 1909 joined the City Council as representative of the Exchange ward. In 1910-again like William eighteen years earlier-he stood unsuccessfully for Parliament as prospective candidate for the Abercromby division, and the following year, just two days before he handed out the Christmas bonuses in the office, he was adopted by the Cardiff Liberal Association. Free Trade, Home Rule for Ireland and the Disestablishment of the Church in Wales formed the basis of his appeal to the electorate; but again he was unlucky.

Today it would be much more difficult for the leading members of the firm to devote so much time to public affairs, since the business is on a bigger scale and more diversified. But in the earlier days of William and Thomas and Fred Bowring it manifestly could be done. To some extent this was due to the unusual autonomy which the various branches of the business enjoyed. But also it was due to the recruitment—in this momentous phase between Charles Tricks' death and the First World War-of some new young men with conspicuous talents.

Not all of these can be mentioned here, for some are still so closely identified with the firm that it might be a little invidious to praise them, as it were, in their presence. But among those who are either retired and happily still with us, or those who died some years ago, certain names stand out: John (later Sir John) Bowring Wimble whose father had married one of Charles Tricks' daughters and who himself became a luminary in the insurance branch of the business; Edward Hugh Bowring Skimming, son of the Dr Skimming who married Edward Bowring's eldest daughter, and who was himself destined to become the first chairman of the parent company to lack the Bowring surname; and Walter Hargreaves, who was destined to become one of the best-known Lloyd's insurance brokers in his time. Two other living names illuminate the period. The first is Mr Harvey Bowring, son of George, who was to play a distinguished part in the company's great advance in the insurance business, particularly between the wars. The other is Mr Edward Stevinson, an insurance authority of note who materially helped to build up the company's far-reaching American business. The achievements of these gentlemen, and some others, we shall shortly see at closer quarters.

10. The Coming of Petroleum

I

While Bowring's were thus enlarging their various fleets they also found themselves increasingly engaged in the newest, and potentially most lucrative traffic of all-petroleum. In itself, the company's part in the early development of the oil industry makes an absorbing story. Through a mixture of foresight and opportunity, its ships were among the first to carry oil across the Atlantic; and later, when the redoubtable Marcus Samuel (the future Lord Bearstead) arrived on the scene, the company fought a sharp but abortive campaign to prevent him from bringing oil through the Suez Canal to the detriment of themselves and their associates. Of farther-reaching consequence, the company's tanker fleet was grievously hit in two world wars but recovered later to play a part in the carriage of oil across the oceans. Yet somehow, as the story unfolds, one cannot help feeling that the company's other preoccupations, notably those of tramp shipping, passenger liners, sealing and insurance, coupled with George Bowring's premature death, prevented the whole-hearted concentration which otherwise might have made petroleum a dominant motif in the later chapters of Bowring history.

To sketch in the background briefly: the modern petroleum industry, barely a century old, has an acceptable starting date in 27 August 1859, when a top-hatted, tail-coated ex-railroad conductor named Drake struck oil in Pennsylvania. The infant industry grew swiftly into a major American enterprise, and it was not until 1873 that the discovery of oil in the Caspian Baku area brought Russian competition. Ten years later Russian production had reached some 2,000,000 barrels of crude kerosene (or paraffin) a year and some 9,000,000 barrels of crude and lubricating oil. But, impressive as such figures may sound at this

distance of time, the Americans were already by 1884 producing more than four times these amounts.

It should perhaps be noted here that since the automobile age was still far distant, mineral oil was not commercially refined into motor spirit as we understand it today. It was mainly used for lubrication and as lamp oil—'new light' as it came to be called—and this led to fierce commercial rivalry.

One of the major difficulties which faced the pioneers of petroleum was the transportation of their produce to the world's markets from their new oil wells and refineries. The obvious medium was the barrel (since it looked as if what was suitable for rum and port would obviously be all right for naphtha) and, later, the case: this container carried two five-gallon tins. Both methods were used on the earlier voyages from Philadelphia to Europe, and continued to be used for a long time to come.

Of the ships involved there are more conflicting accounts. Much valuable information was lost with the wartime destruction of Bowring files, but from other records it has been possible to build up an impression of the main stages in the maritime development of the oil trade, and Bowring's part as shipper, agent and distributor.

November 1861, a little more than two years after Edwin Drake's lucky strike, seems to have been the date of the first shipload of petroleum from Pennsylvania to Europe. The ship which made this run was the 224-ton brig Elizabeth Watts. She was chartered by a Philadelphia firm, and her cargo was to be 3,000 barrels of crude oil. But fear of fire on board resulted in a seamen's boycott, and eventually Elizabeth Watts made her historic voyage to London with a crew of drunks who were more or less shanghaied from quayside taverns.

Other shipowners were quick to follow. But soon it became clear that the method of shipment was unsatisfactory. The only container in which crude oil could be shipped whether by rail, road, river or sea was the barrel, which had many disadvantages. Available materials were poor, properly seasoned timber for barrel staves was virtually unobtainable, and heavy losses from

leaks and evaporation were common. But was there a more reliable means of storing and transport?

The great need was to build a ship which could carry petroleum in some sort of tank rather than in case or barrel; and in 1863 such a vessel was duly launched on the River Tyne. According to the Petroleum Times (17 June 1949) she was an iron sailing vessel named Atlantic, specially 'designed to carry petroleum in bulk without the aid of barrels' with her hold separated into compartments by sheet iron partitions. Although details of Atlantic's launching prove her to have been the first British bulk oil vessel built to trade between USA and Britain, she did not stay in the business long. According to a survey published by the American Northwestern University Press,1 Atlantic and two sister ships, Ramsey and Great Western, were built for Peto and Betts, a London financial house which already had railroad interests in the USA, and had moved into the petroleum business. But the problems of fire and explosion had by no means been eliminated, and after a voyage or two Atlantic and her sisters were diverted to less hazardous trades.

When, precisely, Bowring's come into this early petroleum picture is a little obscure. At the start of the 20th century The Bowring Petroleum Company (formed to consolidate the family's varied oil interests) always advertised itself in its price lists, and apparently without contradiction, as 'The Oldest Importers of Petroleum into Great Britain'. Whether the statement is true or not, it can be safely asserted that Bowring's were very early in the field, and by 1867 were pursuing the trade actively through the Bowring and Archibald office at New York. The Petroleum Review and Mining News (now the Petroleum Times) of 9 April 1904 also carries a reference to Bowring's as one of the pioneer companies for the importation and distribution of oil in this country. It was in fact in the early sixties that Bowring's began to be widely known. By 1870, when John D. Rockefeller's Standard Oil Company had already achieved a virtual world monopoly of

¹ The American Petroleum Industry by Harold F. Williamson and Arnold R. Daum. Northwestern University Press, Evanston, USA, 1959.

the oil business, Bowring's were shipping increasing supplies, and these by 1873 were considerable.

On 9 January of that year Charles Tricks noted modestly that he had sold 200 barrels of imported petroleum; but four days later he records the sale of another 750 barrels; in March a cable from Bowring and Archibald authorises him to sell 10,000 barrels of petroleum; and after that such entries are frequent. To take a few at random: in September the little New Era brings Bowring's at Liverpool 1,824 barrels of naphtha; a few months later Celia brings over 2,015 barrels of petroleum; while a typical New Year record of 1875 gives 2,190 barrels of refined petroleum as part of Ingulf's freight.

To return to 1873, the year's most notable event was not the sudden increase in the company's petroleum imports but the Swedish Nobel brothers' discovery of vast supplies of oil at Baku. This not only marked the arrival of Russia on the oil scene as a large-scale producer but also signified a challenge to the Rockefeller monopoly. In this, as we shall see, Bowring's at a later date were to play a prominent part with London as a base of operations. By coincidence it was also in 1873 that the family's new London business started, though petroleum imports, which were handled between Liverpool and New York, were not at first one of its interests.

Benjamin Bowring's fourth son Edward, the gay blade who in his youth had been so popular with the ladies, had returned to England in the middle '50s after some twenty years' experience as a partner in the Newfoundland office. After living at Moreton-hampstead for a time he eventually died at Molebank, East Molesey in Surrey—also in 1873—at the age of 54. Edward's elder son Thomas meanwhile had succeeded his cousin William Bowring in the management of Bowring and Archibald at New York. His younger son Henry Edward preferred to stay at home, and when, during 1873, he entered into partnership with John D. Jamieson in a new firm of ship and insurance brokers, the venture became in effect Bowring's first permanent office in the City of London.

Four years then passed with ship and insurance broking as the dominant interests of the new office. But suddenly, in 1877, there was an abrupt change in the whole character of the business when Charles Tricks' son George relieved Henry Edward Bowring of his duties, and at once brought a new and lively impetus to the Bowring-Jamieson partnership by his insistence on the importance of oil. Encouraged by the success of their opposite numbers, Bowring and Archibald at New York, Bowring and Jamieson quickly set about their exciting new ploy, and were soon importing impressive quantities of petroleum and its products at Thames Haven.

Thus by the end of 1880, Thomas Bowring in New York was conducting negotiations with the Rockefeller Standard Oil Company, and these brought greatly increased exports of oil to Britain in the following year. Unfortunately the transatlantic business had its ups and downs, as we can see from a letter written by Charles Tricks to Thomas in July 1881:

'I must own to disappointment at the result from New York—for looking at the enormous business done by Bowring and Archibald in Petroleum and their commissions and brokerages on ships and goods, I looked for much more. There must have been some large losses which we know nothing about here, and only surmise it must have been on joint interest in sugar or some other article!'

His disappointment is understandable since C. T. Bowring and Company had a stake in Bowring and Archibald, as it had in Bowring and Jamieson whence compensating gains were on their way. Within a year Charles Tricks wrote to his son Charles, still in charge of the business at St John's, that the London end of the petroleum business was prospering. It had in fact enlarged itself so rapidly that George and his partner, by the beginning of 1882, had procured a wharf of their own. This was the St Leonard's Wharf, where so much oil was landed and sold that in July Charles Tricks was giving Bowring, Jamieson and Company (as the concern had been rechristened) a cheerful if slightly cautious pat on the back:

'We have just heard from George the result of the first 6 months' working of his wharf which looks very well,' he wrote to St John's, 'and George himself is very sanguine of making a real good thing of it. If the petroleum trade continues on the same scale as it has for some years assumed, I have no doubt but it will be a very good thing . . . We have advanced a large sum of money to Bowring, Jamieson and Company to carry it on and it certainly promises well, but it is young times.'

In the New Year of 1883 Charles Tricks may have been suffering from gout, and generally feeling his age. But the London business had progressed so rapidly since his midsummer note to St John's that on 4 January he wrote again:

'No doubt George has developed a wonderful business in London and the wharf appears to look as if it was a very good thing. His general account shows a credit balance of £9,309.16.5. of which George's share is £6,271.10.1. and Jamieson's £3,038.6.4... They appear to hold a large quantity of petroleum which William says has been taken at prices which will pay. So on the whole our London partner may well congratulate himself. He has indeed done very well for himself and us.'

During the next twelve months the company's Liverpool-London-New York trade in petroleum—George's chief import was known as Royal Daylight—continued its growth. It grew indeed so fast that before the end of 1883 the parent company bought the 815-ton barque Slieve Bloom for the express purpose of conveying paraffin in barrels from the United States to the United Kingdom. Slieve Bloom, however, must have proved unsuitable, for in 1886, after arriving at Liverpool with a final cargo of paraffin, she was sold.

H

It is difficult to imagine anything more symbolic of the coming change in oil transportation than the sale of Slieve Bloom. In the

trade, for several years, there had been many discussions about the best means of conveying petroleum about the oceans; and already it seemed clear within the Bowring petroleum triangle—Liverpool, London, New York—that the many experiments to replace shipments in barrel by shipments in bulk were at last showing signs of success.

This is not the place to describe at length the various experimental oil tank steamers which appeared in the 1870s and 1880s. Most of them carried a number of tanks with a space between them and the ship's side, and in some there was difficulty in keeping the connections between the tanks oil-tight and in preventing explosions. Sometimes, too, the tanks were overnumerous. In 1885, for instance, The Times (14 November) drew attention to the arrival at London from New York of The Crusader, a timber-built barque of 642 tons register, carrying no fewer than 45 cylindrical iron tanks, holding a total of 177,400 English gallons and connected with each other and a pump on deck by pipes and valves. Great interest in this last method of storing the oil on board was shown by the oil executives of the time, and again by The Times which after looking wide-eyed at what it called 'this initial movement in connection with the transport of petroleum in bulk', considered that 'should it prove successful from a commercial point of view, it will materially modify the present system of ocean transportation of petroleum, turpentine, and other similar liquids'. There were at this time only about 12 bulk oil-carrying vessels, and few were of a pattern. But from 1886 onwards there was a spate of tanker building by owners undeterred by several recent explosions—at Hamburg and Rouen among other places—in some of the new vessels.

Despite the discouragements Bowring's now began to play a prominent part in the general development of bulk-oil carrying, and by 1887 were in consultation with engineers and naval constructors on what they hoped would be the ideal bulk oil carrier of the future. To some extent their ideas had been quickened by the appearance of *Gluckauf*, the vessel built by Armstrong, Mitchell and Company in 1886, which has long

been regarded as the prototype of the modern ocean-going tanker.1

The pace of events now quickened. Thanks in some measure to George's pressure in London, his Liverpool kinsmen began to take a keener interest in the petroleum trade. Soon, for instance, we find William Bowring playing a prominent part on the Petroleum Committee of the Mersey Docks and Harbour Board in securing the erection of six petroleum installations at the Herculaneum Docks. But even earlier several events had occurred which were to reshape the company's petroleum business.

In 1887 William Bowring engaged the firm of Jacobs and Barringer (later Jacobs, Barringer and Garratt) to be consulting engineers for the new tank steamers which the company hoped to build, and which it was also intended would bring Standard Oil products, shipped at New York or Philadelphia, to Liverpool and London. Within a year, these plans were changed abruptly with the break-up of the George Bowring-Jamieson partnership in which C. T. Bowring and Company had put considerable capital, and from which it had reaped substantial gains.

There is some doubt about the precise reason for the split. According to one record a tentative arrangement was made—almost certainly in 1888—whereby Bowring, Jamieson and Company were to become the Standard Oil Company's agents in the United Kingdom. But because of a 'misunderstanding', Jamieson made an independent arrangement with Standard and duly formed the Anglo-American Oil Company to be the agents instead. Whatever its cause, the incident reflected the resilient qualities of George and his family colleagues. The moment Jamieson left, they substituted the style of C. T. Bowring and Company in order to harmonise their London activities—ship-broking, insurance broking, and marine underwriting as well as oil importing—with those of the Liverpool office. A year later (1889) George moved to bigger offices at 50–51 Lime Street.

¹ The Nobels can claim that in the Caspian their steamship Zoroaster was adapted to carry oil to the skin of the ship in 1878-79. Gluckauf is generally accepted as the first ocean-going tank steamer of the kind.

But without doubt the biggest achievement of all was the formation of the Bearcreek Oil and Shipping Company by a sudden new alliance between Bowring's and the famous Mellon interests at Pittsburgh, and the consequential building of Bear Creek, first tanker to fly the Bowring's red saltire and certainly one of the earliest—by our modern definition of the word—to appear in the Atlantic at all. It says much for the novelty of the Atlantic oil-in-bulk carriers that about this time The Shipping World should have drawn attention to the fact that they were now called 'tankers'—a concise nomenclature, the journal added, which was ingenious if not elegant.

Events were obviously taking on a new tempo, for both the Rockefeller-controlled Standard Oil and the Mellons, who had maintained their independence against the full competitive fury of the Rockefeller 'ring', must have known that Bowring's were planning a tanker fleet. Consequently, when the Bowring connection with Standard ceased the powerful Mellon interests moved in. Bear Creek was built with the least possible delay. And on 29 July 1890 the Bearcreek Oil and Shipping Company was duly registered, with various Bowring and Mellon nominees (from Pittsburgh) as the chief shareholders. To Bowring's the Mellon interests at the time seemed suitable allies. In common with Marcus Samuel, young William L. Mellon had gone into the industry in the late '80s. At first he was a producer only, and Standard Oil was his best customer. But in 1889, when Standard bought up a company outside its ring, which sold a lot of its oil to foreign refiners, Mellon persuaded one of Standard's leading French customers to buy from him instead, and at the same time greatly enlarged his own production. He also stepped up his purchases of crude oil from other independent producers, laid plans to increase his pipelines to the coast, and concluded his arrangements with Bowring's to launch the Bearcreek Oil and Shipping Company.

Unfortunately for the new partnership there was an early disaster. Bear Creek, built by Armstrong, Mitchell's who had also built Gluckauf, had a deadweight capacity of about 3,500

tons and seemed well suited to her task. But although constructed to the highest specification she was soon in trouble. On passage in ballast from Amsterdam to Philadelphia in 1892 she began to ship water, and when her rivets 'started' in exceptionally bad weather, she had to be abandoned.

III

Much worse than the loss of its ship, in the final outcome, the company by this time had been deprived of George Bowring's resolute counsel at a moment when his qualities were most needed. For the big oil event of the age, both in terms of historic importance and as a measure of Bowring's involvement in the international market, was approaching. This was the tussle with Shell's founder Marcus Samuel over the use of the Suez Canal.

As we know, the later years of the '80s had seen the growth of a well established ocean traffic, with Bowring's playing a promising part. By 1890 some 70 vessels were carrying bulk oil between the United States and Europe, and between South Russian ports and Europe. But there was still no bulk oil trade to the Middle East or the Far East. Middle East oil had not yet been discovered, much less exploited; and the possibility of carrying such a highly inflammable cargo through the Suez Canal was widely discounted owing to the danger of ships colliding or of explosions on board. Either mishap, it was thought, would be catastrophic in the Canal's confined waters.

In the spring of 1891, however, there were persistent rumours in London and New York that certain oil interests were trying to secure official permission to bring oil tankers through the Canal. This was of immediate concern to the Bearcreek Company; for although there was no traffic in bulk oil to the East, the company had built up a sizeable business in shipping oil to the Orient in barrels. Furthermore the Mellon interests, which already had cross-country pipelines, were soon to begin running

their oil straight through from Pittsburgh to the Philadelphia coast by means of their Crescent Pipe Line. The Mellons, it should be noted, set particular store by their Eastern trade in view of the Standard Oil Company's strength in the Western hemisphere and their own necessity to look farther afield. It was therefore clear that any opening of the Suez Canal to bulk oil shippers would enable competitors nearer home to undercut not only the Mellons—and therefore Bowring's, since they managed a great deal of the Mellons' European and Oriental trade from London—but Standard as well. It had not taken Marcus Samuel long to interject a weighty question mark into the heart of what had now become one of the world's most competitive industries.

In July 1891 Bowring's opened fire on Marcus Samuel with a fusillade described in Robert Henriques' absorbing biography, *Marcus Samuel*. After recounting how Standard's monopoly of domestic distribution in the Eastern States of America made it impossible for the Bearcreek Company to sell its product at home, Robert Henriques goes on:

Thus it was C. T. Bowring and Co., in defence of their case-oil trade to the Far East, who opened the opposition to Marcus with a letter sent to the Board of Trade, 'on behalf of a group of British ship-owners', protesting against any contemplated change by the Suez Canal Company in the regulations prohibiting the passage of tankers. Here the matter rested for nearly four months; and it was not until the end of October that an eminent firm of solicitors, Messrs. Russell and Arnholz, acting for unknown clients, launched a much more serious attack not only through the Board of Trade, but also through the Foreign Office.

For the moment we can leave the Russell-Arnholz letter, which was addressed to Lord Salisbury on 30 October 1891, on one side. Far from the matter being allowed to rest after Bowring's letter there was, in fact, considerable activity. As Robert Henriques points out a little later in his book, Bowring's letter in

¹ Marcus Samuel, by Robert Henriques. Barrie and Rockliff, London, 1960.

the meantime had passed at successive intervals of a week from Lloyd's to the Board of Trade, to the Foreign Office, and to the Directors of the Suez Canal Company. Bowring's, he says, had written:

Clients of ours inform us that they hear with apprehension it is contemplated that steamers carrying petroleum in bulk will be sent through the Canal... which, on the assumption that they are constructed to carry the oil next to the outside plates in large chambers would, in the event of hole being made in their side (by collision or similar mishap), discharge the oil into the Canal.

It was on this original premise that Russell and Arnholz in October based their letter, a document which clearly represented the view of an organisation likely to be hit if the Suez Canal were opened to a close-at-hand competitor. But who exactly the Russell and Arnholz clients were remained a matter of speculation, though most people in the industry assumed that since Bowring's had already represented the views of the Mellon interests (and their own), Russell and Arnholz were doing the same for Standard Oil. Of this there is now little doubt. At the time, while the guesswork went on, Russell and Arnholz ran a spirited campaign and in one interchange even obliged the Foreign Office to concede that there were special dangers attending oil cargoes. Developing their case in further letters, they claimed that the projected tankers would be twice as large as those considered safe in northern waters, cast doubts on the efficacy of British marine insurance laws and raised the question of a possible violation of the Canal's neutrality.

Bowring's meanwhile were far from idle in their own sector of the battle. In December 1891, through their English and American Shipping Company, they secured the signature of a large number of shipping companies to a lengthy petition which was addressed to the Suez Canal Company and published in *The Times* on 28 December. Intended as a riposte to a recently published draft of regulations intended to govern the carriage of

bulk petroleum through the Canal, the petition's main points were:

In view of the Canal's high temperature, exceptional traffic and extraordinary value, permission to sail through it should not be granted unless ordinary traffic could be secured against all risks;

2 any accident to a steamer carrying bulk petroleum might have disastrous consequences because of the Canal's con-

fined waters;

3 certain rules which the Suez Canal Company had proposed to obviate the above danger went beyond the powers laid down in the original concession granted to the Canal, and recognised by the Great Powers.

These and the other arguments, like those of Russell and Arnholz, were plausible and well supported. But they did not prevail, either in the Suez Canal Company's board room or in the Foreign Office, where a shrewd suspicion existed that the solicitors' principals—never named in the correspondence—were foreigners. And so the battle ended. On 26 July 1892 the brand-new 4,000-ton oil tanker Murex—first of Marcus Samuel's revolutionary fleet—sailed from West Hartlepool to Batum. There she filled her tanks with Caucasian oil. She passed through the Suez Canal on 24 August and sailed on to Bangkok in what can only be called an historic voyage; for there is no doubt that apart from filling the coffers of Marcus Samuel—and, after 1897, of The 'Shell' Transport and Trading Company—it was vastly beneficial to the oil industry, and to oil users, the world over.

At the time, Bowring's may well have smarted. Yet at least their opposition—again to quote Henriques—had been 'perfectly open. C. T. Bowring and Co. were shipping brokers whose clients . . . were well known to the City. Some of these were interested parties, but it was the Mellons' Philadelphia oil exports which were principally affected, and in whose interests Bowring's were protesting.' In fact Bowring's had been importers and distributors of petroleum for so long and had such a holding in the

Bearcreek Company, that they had a vested interest of their own in the outcome of the Suez conflict. Even so, a close perusal of contemporary shipping journals makes it clear that apart from the American oil companies' wish to thwart Marcus Samuel, a large number of British shipowners who used the Canal frequently and had no interest whatever in petroleum were apprehensive lest the many tanker fires and explosions which had occurred since 1888 in cold climates should be repeated in the torrid conditions of the Canal itself. In the outcome, one of the happier results of the Suez affair was an improvement both in the Canal Company's safety regulations and in the construction of the tankers which were to use it in increasing numbers.

IV

While this major battle was nearing its end a lesser conflict started in the west of England and South Wales, where for some time there had been a lively demand for imported petroleum, and where by 1892 Bowring's had opened an office and storage tanks at Cardiff. As the demand grew, a strenuous war developed between Standard Oil's Anglo-American Company, the Bearcreek Oil and Shipping Co. (representing Mellon's producing and Bowring's distribution interests) and a local marketing company cumbrously called The Bristol and West of England and South Wales Petroleum and Storage Association Ltd.

In the main, the management of the London-Cardiff end of the family's business fell on Thomas Bowring, who already knew the American oilmen well from his experience with Bowring and Archibald at New York. Thomas had succeeded George Bowring as head of the London Office. Stout and friendly, he was noted for his generosity and good humour, but the whole of his life was marked by thoughtfulness and consideration, and in return he was much liked both by the staff and by his fellow directors. Equally fortunate for the firm, Thomas, by the turn of the century, was to have the support of Clive Bowring (1877–1935),

who had inherited from his father, George, a natural charm, a keen interest in petroleum, and an aptitude for business. It says much for his acumen—to look far ahead—that in 1927, when a price dispute arose between Venezuelan Oil Concessions (managed by the Caribbean Petroleum Company on behalf of the Shell Royal Dutch group) and the Asiatic Petroleum Company, Clive Bowring was chosen as the independent arbitrator.

In the middle '90s, however, Thomas was confronted with more urgent issues of his own arising from the sheer volume of business. In 1885 about 200,000,000 gallons of petroleum products were exported from America in barrels or tins, compared with 1,750,000 gallons in bulk. Little more than ten years later barrel shipments dropped to about 1,700,000 gallons while bulk transport soared to 484,000,000. Bowring's profited from both methods at their Thames Haven and St Leonard's wharves, and at Liverpool.

In such a growth it was inevitable that the fortunes of great interests such as Standard Oil, Mellon and Marcus Samuel should be subjected to pressure and fluctuation. Certainly before the end of 1896 great changes in the structure of the petroleum trade profoundly affected Bowring's commercial relationships.

In 1895 Standard Oil acquired the American plants of Mellon's Bearcreek Refining Company, and therefore its shares in the Bearcreek Oil and Shipping Company. This apparently was a successful take-over designed, firstly, to reduce Mellon production and therefore the Bowring distributive competition in the United Kingdom, and secondly to shut down or cut off the Mellon supply of crude oil to French refiners, after which the firm would buy an old refinery or build a new one to deal with Standard products only. In the event both refineries were procured in France. As for England, Bowring's found by 1896 that the Mellon majority holding in the Bearcreek Oil and Shipping Company had been transferred by Standard Oil to their Anglo-American Oil Company in London, which in the hope of reinforcing its position also took over the still unwieldy-sounding Bristol and West of England and South Wales Petroleum and

Storage Association Ltd. The wheel had therefore come full circle, and Bowring's willy-nilly were once again allied to Standard Oil and to its Anglo-American agency, formed at the time of the 'misunderstanding' between George Bowring, John D. Jamieson and Standard Oil some seven or eight years earlier. But at least the company retained its own holding, and continued to manage the ships of the Bearcreek Oil and Shipping Company.

V

It soon became evident to Thomas in London, to William in Liverpool, and to John Bowring's eldest son Fred, who had returned to Liverpool from New York in 1888, that they must increase their tanker fleet. Already they were importing large quantities of petroleum in their new *Snowflake*, a ship built to replace the ill-fated *Bear Creek*, and in vessels belonging to other companies. But more tankers of their own were needed, for they were about to import more Russian oil, by agreement with Standard's Anglo-American company. Most compelling of all the reasons for increasing the tanker fleet was the simple one that the demand for petroleum was growing rapidly in all parts of the world.

Much less easy to grasp were the economics and politics of the agreements between the various interests with which the company did business. In the spring of 1899 several 'outsiders', as Thomas described American companies outside the Standard ring, were anxious for Bowring's to be their British agents, and Bowring's were not averse. Their relations with Standard Oil had never been easy since that company's purchase of the Mellon holding in the Bearcreek Oil and Shipping Company. They also had a natural wish to increase their business with the Nobel Russian oil interests for whom they had been agents for a good many years, and they wished for more independence over prices. 'I take this opportunity of mentioning,' Thomas Bowring wrote to the Anglo-American Oil Company on 7 April, 'that the present arrangement with regard to our selling prices for oil in railway

tank wagons will have to be altered. When the agreements were first made this particular branch of the trade was with us a steadily increasing one but owing to the prohibitive prices which you ask us to quote, the trade in railway tank wagons has steadily declined until we have practically lost it all.'

On 3 May Thomas sent significant remarks on this and kindred

topics to the New York office:

'The situation remains unchanged here and it will be several days yet before I can tell whether the Anglo mean business. They want to renew . . .

'It is true that we would renew our arrangements with the Anglo under certain conditions, but these preliminary negotiations with the outsiders have no bearing whatever on the issue

between the Anglo and ourselves.'1

A month later, Snowflake having just arrived in the Thames with a big cargo of oil from Philadelphia for the Anglo-American Company to whom at the time she was on charter, Thomas told the New York office that the position was still open. He added:

'We have the Anglo offer in our possession, but our desire is to make a permanent arrangement with the outside refiners provided it can be come to on a satisfactory basis.'

And so it happened. On 25 July (1899) Thomas sent another letter to New York which began:

'I have just cabled you that our agreement with the Anglo terminates in October, and that we should consequently require the 100,000 barrels between October this year and July 1900.'

After this reference to a proposed deal with the 'outsiders', notably the Pure Oil Company, he went on: 'It is a little early yet to say when we should require the first cargo and all will depend on the arrangements we can make with the Anglo for supplying us with some spot oil at the termination of the agreement on the 20th October. If they will supply us on reasonable

¹ The outsiders were the Columbia Oil Company and the Pure Oil Company.

terms with spot supply, we should not require the first cargo shipped until about the middle of November, but if they decline to supply us on reasonable conditions with spot oil at the termination of the agreement, we should probably want the first cargo about the 1st October, and I shall probably know how this will be before you receive this. Our idea would then be to keep the *Snowflake* running regularly, and she would just about carry the 100,000 barrels between November and July.' Within a day or two he heard that *Snowflake* had docked at Cardiff.

Standard Oil had not, however, faded from the Bowring scene, though in one of his letters Thomas expressed his joy at being 'released from the fetters which have bound us for the last three years'. On 4 August he reminded his New York colleagues that the company's petroleum interests had many ramifications, and there were many difficulties in its path. 'I may mention', he wrote, 'that our friends the enemy the Standard Oil Company are stockholders (in the Bearcreek Oil and Shipping Company) to the extent of £15,000, and we do not know for example whether they would sell and at what price.'

In reality, neither Standard nor Bowring's wanted a separation, especially as Bowring's had just bought the tanker *Beacon Light* from a Liverpool firm and at the same time received from Swan, Hunter a new tanker called *Lucifer*. As other additions to the tanker fleet were planned the ships had obviously to be kept busy.

With such considerations in mind, Thomas made a new and apparently satisfactory agreement with Standard's Anglo-American Company at the end of November 1900. But before doing so, he and William took a wise step: they formed The Bowring Petroleum Company in order to incorporate under one trading name the family's various interests in the oil trade. This decision he communicated on 4 December to Charles Warren Bowring, eldest son of Charles Bowring (Charles Tricks' second son), at the New York Office:

'We are amalgamating our various interests in the oil trade under one Company which will purchase the St Leonard's Wharf Company, our London business, the Imperial Oil Co., James Barringer and Sons Limited, the Cardiff business, and all the shares that C. T. Bowring and Co. hold in the Bearcreek Oil and Shipping Company. This will consolidate all our interests, and make a very strong combination. We shall have four Directors; the Imperial Oil Company two; and Barringer one, and I think you will say the movement is a good one.'

The new agreement afforded an ample reflection of the hard bargaining which went on between the petroleum interests of the time. The Bowring Petroleum Company's annual importation of American petroleum was estimated at 310,000 barrels of which no more than 175,000 were to come from companies outside the Standard ring. This was again irksome. But in the meanwhile Thomas concluded fresh arrangements with the Nobels, and the business took a fresh surge forward, though it must have been hampered a little by the restrictive character of some of the internal agreements which had enmeshed the industry. In May 1901, for instance, when the Union Petroleum Company of Philadelphia invited Bowring's to be their petrol selling agency in Britain, Thomas had to reply:

'You are aware possibly that we are sellers in this country of both American and Russian Refined Petroleum having acted as the selling agents in London for Nobels' Russian Petroleum for some years. The Agreements which we have with the Russians preclude our dealing in Gas Oil of any description either American or Russian, and I regret to say therefore that personally we shall be unable to take up the proposition for which I have to thank you.'

There had been little falling away of trade during these various negotiations. The records show that in 1899 no fewer than five ships—Snowflake, Astrakan, Tinra, Rion and Suram—were bringing the company petroleum products into London and Cardiff from New York, Philadelphia and Batum. Apart from a small quantity of refined and lubricating oils, the year's consignments consisted of illuminating oil, or paraffin, amounting in all to more than 8,000,000 gallons. In the following year Bowring's

own three vessels, Snowflake, Beacon Light and Lucifer (a brand-new steel screw steamer able to carry 5,000 tons of petroleum at 10 knots) and another ship called Prudentia were so heavily engaged that on two voyages—one from Philadelphia and the other from Novorossisk—Beacon Light's cargo alone exceeded 1,000,000 gallons of oil. As for 1901, Thomas could send the following enthusiastic message to Charles Bowring at New York on 13 September:

'The Bowring Petroleum Co. is now thoroughly established, and doing a very good trade, in fact selling more oil than we have hitherto done. Everything seems to be working satisfactorily, and I think we shall find that the formation of the Co. to have been a very wise move. Clive is taking hold of that branch of the business with great energy and ability. We have lately made a further agreement with the Anglo to store and deliver all their Southampton oil at our wharf, at least 20,000 tons per annum, and are now building a 25,000 barrel tank there for the purpose. There is practically no tankage to be had in London.'

Thomas had other grounds for optimism in 1901. The company's new 4,534-ton ship Kinsman—which seems to have been named after the family of Miss Annie Kinsman whom he married in 1877—was launched at the Armstrong Whitworth yard at Newcastle and thus became the fifth bulk-oil carrying vessel to be built or acquired by the Bearcreek Oil and Shipping Company, in which by 1902 Bowrings were easily the biggest shareholders. It was also in 1902—a year of strangely depressed and difficult conditions in the tanker chartering trade—that Cymbeline, a ship with a cargo capacity of about 6,550 tons and a speed of 11 knots, was launched on her eventful career. Before the end of the year Cymbeline had not only carried oil to the United Kingdom from Philadelphia but had also been in collision off Rotterdam. She was then sent back to the Tyne for repairs. But early the following year she was in trouble again, being bumped by the barque Allonby, and in 1904 she was grounded in fog off Rouen.

By this time the Bowring tankers were so fully engaged that reinforcements were planned. It was not altogether surprising that the *Petroleum Review* should have noted in 1904:

The Bowring Petroleum Co. is now fully equipped for carrying on a very large trade under the new conditions of bulk distribution, for not only do they possess their own storage depots and their own road wagons, but they own five tankers for the transportation of petroleum in bulk. Two of the largest of these ocean oil carriers are the Cymbeline and the Kinsman.¹

Even so, as the fleet grew, the ports of call increased. During the next few years we find these ships going in and out of Hull, Liverpool, Cardiff, Newport, Devonport, Avonmouth, Gravesend, Sheerness, Penarth, Port Talbot, New York, Port Arthur (Texas), San Francisco, Port San Luis, Venice, Flushing, Lisbon, Oporto, Rouen, Calais, Constanta, Rangoon, Yokohama, Muroran, Trinidad, Algiers, Bizerta, Guatemala, Soesoe, Constantinople, Ancon, Taltal, Tocopilla, Bilbao, Antwerp, Hamburg, Bergen, La Pallice and Cette.

As world demand for petroleum products increased, so the company extended its interests. Throughout 1906 Thomas Bowring was negotiating a significant deal for the marketing agency of oil and motor spirit produced by the Mexican refineries of Sir Weetman Pearson, Bart., later Viscount Cowdray. In oil, at this time, the accent was still very much on illumination; and petrol was as yet a sideline. Hence Thomas Bowring's comment to Sir Weetman: 'I have discussed the question of spirit very thoroughly with our people. They say it is of course a very much smaller trade and is dealt with in very much smaller quantities, and consequently the cost per gallon of selling, of cartage, and of handling is of necessity increased. I may say that we shall make no money whatever on spirit sold in country districts at the price named, but will hope to make it up by larger sales in town.'

¹ By this time Bowring's motor, gas and oil engine oils were being sold under the brand name 'All's Well', with a watchman bearing a lighted torch as trade mark.

At the same time a whiff of the intense competition which was to develop in the petrol business was already circulating in the Bowring office. On the day that he wrote to Pearson, Thomas was pointing out to a London petrol distributor the merits of transferring his interests to The Bowring Petroleum Company. 'I believe', he wrote, 'the business of distributing petroleum spirit is greatly curtailed by reason of its non-paying character, and your position will not be improved when The Bowring Petroleum Company become Messrs Pearson's agents. . . . In fact I would go so far as to suggest that as the advent of The Bowring Petroleum Co. into the spirit trade will doubtless cause disturbance, the business of distributors such as yourself must of necessity suffer, not of course from any deliberate action of The Bowring Petroleum Co. . . .' In this letter Thomas also took the opportunity to suggest that Messrs Tilling, a firm associated with his correspondent, should get its lubricating oil from him since The Bowring Petroleum Company were large employers of Tilling horses for their tank wagons.

At such a confused stage in the petroleum industry's development Thomas must sometimes have had his work cut out keeping his right hand informed of what his left was doing. The oil business had rapidly wrapped around itself a vast web of protective and restrictive agreements—with producers, refiners, carriers and distributors playing for very high stakes. In addition to his Mexican negotiations, Thomas in 1906 found himself trying to find a new set of agreements in order to release a supply of oil he had previously ordered from a Philadelphia company. He was also coming to terms with other suppliers on mutual boundaries for trading territories in India, and seeking to consolidate the market in fuel oil with the Admiralty. Conferences in London, confidential meetings in Rotterdam, prices calculated to the ultimate half-penny, and even gratuitous advice on improved soldering as a remedy for leaking tins: all these were part of his normal round.

By 1907 it was more than ever clear that the demand for tanker capacity—this resulted from the great upsurge of oil business

throughout the world—was still well beyond the tonnage available; and in this simple fact the firm saw further opportunities for additions to their fleet. Accordingly, in October 1907, they formed the Oil Tank Steamship Company to acquire the tanker Oberon which was then being completed at Newcastle-on-Tyne. Early the following year they launched Hermione (III), and in December 1908 added El Lobo (from the Lobitos Oilfield company) to the fleet of tankers they either owned themselves or managed for others.

The dearth of tankers at this time was not entirely due to lack of foresight and initiative on the part of shipowners. Shipping of oil in bulk was still in its adolescence, and disasters at sea took a steady toll of tonnage. In 1907 Bowring's lost their Lucifer during an Atlantic crossing from New York to Ireland. Two years earlier, Beacon Light had run aground on the north coast of Denmark, and it had taken all of six months to get her refloated and sent back to the Tyne for massive repairs; which makes it all the more interesting that in later years the company was closely associated with safety research which had a marked influence on the development of modern tankers. After the First World War it managed the 'Z' class tankers on behalf of the Admiralty, and its technicians worked on trials and experiments carried out on these ships in co-operation with the Navy and the Home Office. It is noteworthy also, to return to the early years of the century, that two ships in the company's fleet-Oberon and Trinculo-were among the early converts to oil burning, which made for substantial economies in running costs along the Pacific Coast and other routes where cheap oil fuel could be found.

Bowring's were not alone in the drive to fill the gap in oil traffic in the early 1900s. During 1908 new tankers were being launched at the rate of two a month from English yards, and at the end of that year half as many again were on the way to completion in the stocks. This unprecedented boom in tanker construction inevitably led to even keener competition. The once lucrative freight rates dropped sharply, and for a time there was a lull in which several owners suffered from slack trade. But the ever-

increasing use of oil, and particularly motor spirit, was soon caught up. By 1911, when tankers were again at a premium, the firm was in the market with an order for a new 9,000-ton vessel, Cordelia (II). The eleventh ship to be built for them by the Newcastle firm of Swan, Hunter's, Cordelia in her time was the largest tanker ever to have been built on the Isherwood principle of longitudinal framing—a design giving added strength and stability. There followed the tanker Elsinore and also Rosalind and Silvia from the same yard, which, as one of the shipping periodicals noted, was being 'monopolised' by Bowring commissions.

Meanwhile, the London office had been appointed fleet managers for the Lobitos Oil Fields Ltd whose fleet, in addition to El Lobo, included El Toro and El Zorro—all new ships. El Lobo, a sturdy vessel which saw 47 years' service before being broken up, was one of the earliest tankers to discharge cargo by way of a submarine pipeline, which she did from 600 yards off-shore at Antofagasta in Chile.

Towards the end of 1911 Bowring's links with the Cowdray empire were strengthened when Thomas and Clive Bowring were invited to join the board of the Eagle Oil Transport Company, a new steamer subsidiary set up to build tankers for Mexican Eagle Oil. It was one of this company's vessels, San Fraterno, that was hailed as the world's greatest oil tanker when launched in March 1913 by Lady Bowring. Designed to carry 15,000 tons of liquid cargo at a cruising speed of more than 11 knots, the ship was equipped with pumping plant capable of loading or discharging oil at a rate of 1,200 tons an hour. She was the first of 10 ships of this size commissioned by the Eagle Oil Transport Company to fulfil a long-term contract for the supply of Mexican oil to Argentine railways.

It is a revealing commentary on the family's business relations at the time that Thomas in London should have been taken to task at Liverpool by his cousin Fred, who felt that the company's association with Eagle Oil Transport was not a profitable enough proposition. Some months after the launching of San Fraterno

Fred raised the question of why no commission had been received in respect of the new ship. He also expressed the view that Bowring's did not seem to be receiving a sufficient reward for the services of Thomas and Clive on the board of the new company. In reply Thomas went to some pains to vindicate the arrangement he had made with Lord Cowdray. After clearing the question of commission, he went on to point out that substantial insurance business on Eagle Oil vessels had come to Bowring's as a result of the agreement. 'I only wish,' he added, 'that you or I could pick up another such commission for one of our branches as that which I obtained from Pearson's.'

In 1912 there began a prolonged process of merging interests and absorption by which the great bulk of Bowring's petroleum business was transferred to the Anglo-Mexican Petroleum Products Co. Ltd. Starting with the purchase of a majority holding of Bowring Petroleum Company equity shares in 1912, Anglo-Mexican went on to acquire the Bowring English fuel oil business in 1914. In the following year they took over further share holdings, and by the end of 1919 The Bowring Petroleum Company was announcing that their kerosene and motor spirit business was being merged into that of Anglo-Mexican. It was emphasised also that the merger affected kerosene and motor spirit only and that the new arrangement had been made to simplify organisation. So it came about that, immediately after the end of the First World War, Bowring's were virtually out of a business which they helped to pioneer more than half a century previously. They did, however, retain their interest in the supply and distribution of lubricating and other oils, and have continued actively since as tanker owners and managers both at sea and on land.

11. First World War

I

The outbreak of the First World War found the company generally in a strong position. In Newfoundland the sealing fleet, though reduced in numbers from the flourishing days of the 'wooden walls', still maintained its importance in the island's economy, with *Stephano* and *Florizel* acknowledged leaders at the ice front. Apart from this seasonal activity, the passenger and cargo services of these two ships, long managed from the New York office, were in great demand throughout the year; the Newfoundland mail contract was bringing in a steady revenue; and the general trading position, especially in the traditional export of dried salt cod, was satisfactory.

In Liverpool and London the outlook was equally encouraging. C. T. Bowring and Company had built up a fleet of close on 40 ships. Both its tankers and its cargo vessels were busy. The insurance side of its affairs was prospering.

None the less the swift march of events towards the declaration of war in August 1914 heralded great changes in the company's inheritance. Its shipping losses during the next four years were to be crippling. The familiar patterns of its trade were disrupted. And in the midst of the struggle the deaths of Sir William and Sir Thomas Bowring cast the leadership of the firm on to new shoulders. Thus by the end of 1918, when some two-thirds of the fleet's tonnage had gone, and with these human losses as well, the company had inevitably to develop in new directions both at home and abroad.

When war broke out Newfoundland's first reaction to the news from London was to recruit men for the fighting services. The seamanship and skill of Newfoundland fishermen is proverbial, and the opening of a Royal Naval Reserve depot, HMS Briton,

ensured that these qualities would swiftly reach the decks and gun platforms of the Royal Navy. As the importance of the island in naval strategy was also not forgotten, the Admiralty quickly opened a powerful wireless station at Mount Pearl in order to improve communications in the North Atlantic.

Army recruitment—for the First Newfoundland Regiment—started early, and little time was lost in getting the troops to England. The first contingent of 540 men of the 'Blue Puttees' embarked in *Florizel* on 3 October and sailed the following night. Twelve days later the Regiment landed at Devonport and went into immediate training on Salisbury Plain.

This is not the place to recount the prowess of the Regiment at any length. It acquitted itself nobly on the beaches at Gallipoli as well as in the Flanders mud, and in January 1918 had more than earned the honour to be styled the Royal Newfoundland Regiment. But tribute must be paid to the qualities of the men whose tough and independent way of life, when subjected to military discipline, produced as magnificent fighting units as any engaged in the war. Apart from Gallipoli their battle honours were gained in the bloody carnage of Beaumont-Hamel in the summer of 1916, and a little later at Geudecourt, where further appalling casualties were sustained. In this way the colony lost the cream of its younger men on land, while in the war at sea there were many losses too, not only among those who had volunteered for service in the Royal Navy but also among the crews of the Merchant Fleet.

Yet so far as the island's economy was concerned, the effects of the war were paradoxical. Although many of her ablest young men and much of her shipping were diverted to military and naval service, Newfoundland found herself in a heady financial boom.

With the imposition of food rationing in Britain and elsewhere the transatlantic export of dried codfish naturally assumed a new importance. The Allies' supremacy at sea, sorely challenged though it was, kept the trade routes open to the important Spanish and Portuguese markets, while Italy's entry into the war on the Allied side retained another important outlet for the fish exporters. To improve matters further, catches during the war were unprecedentedly large, and as the demand for cod continued to rise, so did prices. Never before in her history had Newfoundland seemed so prosperous.

Yet beyond the boom lay hidden dangers. The cost of equipping military and naval forces had to be met. Quite apart from privately raised funds, vast sums of public money were spent on this score alone, and the total cost of the war, including defensive measures modelled on those of the United Kingdom, added millions of dollars to the public debt. Among these measures were the appointment of a Food Controller for the country, the introduction of liquor prohibition in 1916—for which there was no British precedent—and the formation of a Coalition Government, led by the future peer Sir Edward Morris, to enforce a Business Profits Tax whose introduction had previously met with stiff opposition. Morris's successor, Mr (later Sir) William Lloyd, then carried through a Bill to impose compulsory military service, and reaped the fruits by representing Newfoundland at the Peace Conference.

With the diversion of much of the island's shipping to Government charters, the patterns of fishing and trade reverted to the styles of an earlier day, and the little wooden sailing-schooners came into their own once more. In the sealing fleet also things harked back to the past as the big new ships gradually gave place to the smaller 'wooden walls'. It was even predicted that a great post-war future lay ahead for colonial-built schooners; but this, like so many other war-time predictions, turned out to be unrealistic at the end of the day, since unbeknown to most of its citizens the pattern of the island's economy was changing.

The demands of war, for one thing, had altered some of the links between Britain and Newfoundland. As early as the summer of 1915 much of the home country's trade with the colony had already been switched to Canada and the United States. Most of the transatlantic passenger steamers on the St John's run were withdrawn for service as military transports. And when, in

August 1915, the Allan Line abandoned its sailings to St John's, Halifax and Philadelphia in favour of a service to Montreal, only three small freighters were left operating between Liverpool and Newfoundland.

A certain amount of business went on as usual. With the war still geographically remote, and therefore a little unreal, Bowring's maintained their coastal trade from St John's with *Portia* and *Prospero*, and lost no time at all in prospecting for a silver lining among the war clouds.

Only a fortnight after war was declared the New York office was drawing the attention of travel agents to the enhanced merits of holiday cruises to Newfoundland. In a circular letter they made the point that because of the war few, if any, American tourists would be arranging trips to Britain and the Continent. 'It is thought', the letter went on, 'that as the situation in Europe is so uncertain, not to say unsafe, considerable passenger traffic will be diverted to the different coastwise lines. Naturally this line wishes to secure its share of this business and with its two modern steamers Stephano and Florizel is well prepared to take care of any additional traffic which will result from the trouble abroad.' Halifax, it was also thought, would be doubly interesting to the tourist since it was Britain's chief military and naval base on that side of the Atlantic.

'No Europe this year', ran the advertisements for the 1915 season. 'Visit foreign America. Excellent fishing and shooting. This most healthful and desirable vacation cruise from New York combines novelty, grandeur, delightful climate and a charming voyage with absolute comfort and remarkable economy. New tourist steamships . . . fitted with every device for comfort and safety—full boat equipment for passengers and crew, wireless, bilge keels, submarine bells, etc.' As a final attraction potential customers were offered 'magnificent climate—hay fever unknown'.

But the climate was far less seductive in the early weeks of 1915, when an impenetrable barrier of ice confronted the sealing steamers as they set out in the spring. Even *Florizel* returned

with only 2,592 seals, and the total for the whole sealing fleet of 13 ships—four belonged to Bowring's—was just over 47,000.

However, if the financial outlook at St John's seemed gloomy in April the office brightened up at an item of personal news in June, when its chief, Edgar Bowring, was awarded a knighthood. Naturally this caused a pleasurable stir in the office, the more especially as dramatic news of another member of the family, Charles Warren Bowring of New York, arrived about the same time.

To refresh our memories, Charles Warren Bowring was the eldest son of Charles Bowring, Charles Tricks' second son, who for many years was head of Bowring Brothers at St John's and a leading Newfoundland politician as well. Charles Warren was later to lead a busy life as head of the New York office, where his grandson is head today. But in 1915, when he was crossing the Atlantic on a business visit to England in *Lusitania*, his life might well have ended.

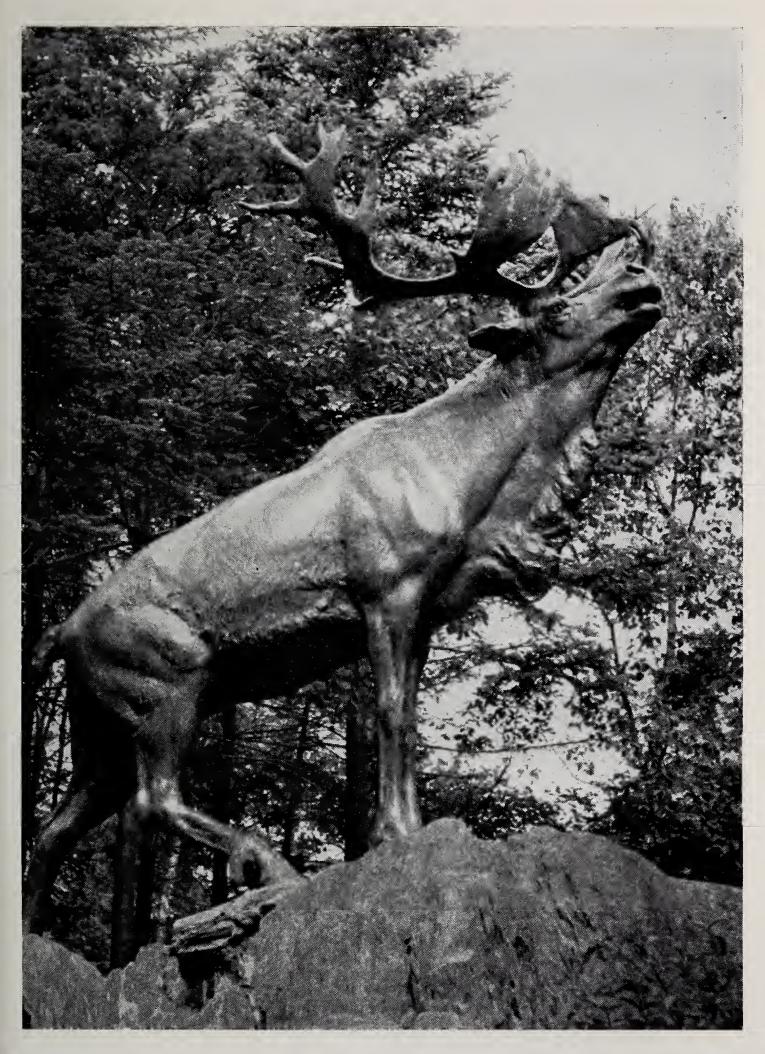
With most of the other passengers he was lunching happily when the liner was attacked 15 miles off the south coast of Ireland by a German U-boat. In his own words, he heard 'a damnable concentrated thud'. Portholes in the dining saloon were shattered, and an enormous column of water exploded up the ship's side where he was sitting.

Realising the ship had been torpedoed Charles rushed up to the boat deck and helped with lifebelts while the crew packed women and children into the boats. When finally he abandoned ship the deck rail was less than 10 feet from the water, and as he struggled clear he narrowly missed being carried under by the funnels when the ship capsized and settled. After more than three hours spent in a boat which, with a life raft in tow, picked up survivors from passing bits of floating wreckage, he and his companions were rescued by a naval auxiliary, and landed at Cobh in County Cork.

Charles was not the first of his family to be involved in a narrow escape at sea. Nearly thirty years earlier George Bowring had almost come to grief on board *Romeo* when she ran aground

in the Seine one afternoon. The master tried in vain to get her free under her own steam, but had reluctantly to send for a tug and await the evening tide. This was due about eleven o'clock that night, and as it was a spring tide there was every hope of getting the ship free. To the surprise of those gathered on Romeo's bridge, however, the tug stood well away from the stranded vessel as the hour approached. There was speculation on board about this. But suddenly out of the darkness the reason became clear: a huge tidal bore was sweeping up the river, and a moment later it struck the ship. George Bowring was hurled off the bridge into the maelstrom, and as he was wearing an ulster, a heavy undercoat, a thick suit and shooting boots he all but drowned in the first few minutes. Luckily he was a very strong swimmer. He managed to get rid of the clothes which were dragging him down, and after an hour and a quarter's struggle in the dark crawled out on the opposite bank from that on which Romeo, now turned on her beam ends, had gone aground. Painfully—for one ankle was badly strained and so were his wrists—he made his way in the direction of some lights, where a friendly farmer and his wife bustled about with Calvados and some dry clothes, which George thought made him look like 'a Normandy Yachtsman of a low class'.

It is curious to speculate on what might have happened if George Bowring had lost his life, for although he had only four more years left before succumbing to typhoid, these were important years for the building-up of the business in London. Even more curious, if less profitable, is speculation on the possible fate of the family fortunes if William, Charles Tricks' elder brother, had not been lost at sea in 1828 when the brig Matilda, which took him from St John's to pay court to Harriet Harvey in Moretonhampstead, foundered on the way. For it was Charles Tricks that Harriet was to accept four years later, and to whom she was to bear, among other children, George who nearly lost his life in the Seine, and that second William who was to preside over the destinies of the family firm in the early years of the First World War.



This statue by Basil Gotto was presented to Bowring Park, St John's, by Major William Howe Green, OBE, as a tribute to the Royal Newfoundland Regiment. The original stands in the Newfoundland War Memorial Park at Beaumont Hamel where in 1916 the regiment, whose badge was the caribou, suffered heavy losses



In the year of his death Sir William Bowring was to receive mixed news from Newfoundland. On the credit side the seal-hunt in 1916 was a vast improvement on the previous year. A total catch of 241,302 seals was reported from all ships at the ice, and *Florizel* made handsome amends for her failure in the previous years by coming close to her all-time record with 46,481.

In sad contrast bad news was to come of Florizel's sister ship later that year. On 8 October, when the United States was still a neutral country, Stephano, with many American passengers aboard, was sunk by a U-boat torpedo near the Nantucket lightship. Stephano's loss was a severe blow, for she had not been many years in commission and was one of the king-pins of the Red Cross Line's service. Furthermore, she had not been insured against war risks, as this was thought unnecessary since she was employed mainly in neutral waters. It was unfortunate, too, that the results of the next two years of the seal-hunt were not spectacular, for seal oil was much in demand and fetched high prices.

Four of the 12 ships that went out in 1917 flew the Bowring flag, but *Florizel* was not among them. By a sad irony of fate this was not due to enemy action. On Monday 25 February the citizens of St John's were shocked when headlines in the *Newfoundland Daily News* confirmed rumours which had been circulating since the previous noon:

Big Marine Tragedy Near Cappahayden: s.s. Florizel Goes Ashore in Snow Storm, and is a Total Wreck.

The news had already reached Water Street in the early hours of the previous morning, and measures were in hand to rescue the 138 passengers and crew. Those on board included John Munn, a senior director of Bowring Brothers, his small daughter Betty and her nurse.

Florizel sailed from St John's on the Saturday on a black

night of wind and flurries of snow. At five o'clock the following morning the Admiralty radio operator at Mount Pearl telephoned to St John's that he had just received a signal reading: 'Florizel ashore near Cape Race rapidly going to pieces.'

All attempts to make wireless contact with the ship were unsuccessful. But several steamers including *Terra Nova* were immediately sent to the rescue with rocket guns, floating buoys and lifebelts, acetylene flares for working in the dark and a party of naval volunteers equipped with dories and lifeboats. These gallant ships had to make a seven-hour trip through the gale and intermittent snow blizzards to the reef-torn seas where *Florizel* had come to grief. On land, a relief train with medical and nursing staff was sent to Renews, the nearest point on the line to Cape Race. Then came the suspense of waiting.

A message from Cappahayden finally brought more details. Florizel had struck on a reef and was submerged up to her smoke-stack. There was no sign of life on board, and heavy seas were breaking over the exposed fore-part of the vessel. Later came a report that five men could be seen on the bridge deck and several

others in the rigging.

In the course of the afternoon the situation became clearer. Florizel had struck on Horn Head Point, Cape Race, about 250 yards from the shore, in a blinding storm of rain and sleet early that black winter morning. The fore-part of the ship, including the wireless room, was intact and her bows were about eight feet above the level of the turbulent sea, while the funnel and mainmast still projected above the breakers. Florizel was apparently swinging on the rocks with every crashing blow from the seas that continually swept the foredeck and broke over the upper works.

Back at St John's, a message was received from Cappahayden a little after six o'clock that evening that the storm at last showed some signs of abating and that two steamers had been sighted on the horizon. These were *Terra Nova* and *Home*. But all attempts at rescue were still out of the question. An officer from HMS *Briton*, the naval reservists' depot, had actually succeeded in

firing a line across *Florizel*'s foredeck by means of a rocket, but the heavy breakers had immediately washed it overboard, and no one could yet venture on the forecastle deck. It must have been heart-breaking for those on land to have to stand by impotently during the hours of darkness, watching the feeble glimmer of a lantern in *Florizel*'s wireless room, and knowing that there was little to be done till daylight.

At five o'clock next morning the weather was calm although the seas were still rough. *Prospero* had by this time arrived on the scene, and shortly afterwards a dory made its way safely through the churning waters to *Florizel*, and took on board the first of the survivors. So the rescue work went on until all the surviving passengers and crew had been safely brought ashore or transferred to the other ships standing by.

As many leading citizens lost their lives, the blow to the business community of St John's was particularly severe. For Bowring's it was a major disaster. Apart from the loss of John Munn, a key figure in Newfoundland's commercial life, with his little daughter and nurse, and many other friends and employees, the firm was faced with the unpalatable fact that a valued ship and a valuable cargo had been lost. Worse still, the sinking of both *Stephano* and *Florizel* sapped the strength of the Red Cross Line, which henceforward found it much more difficult to operate the multiple service which these ships had maintained.

II

As in Newfoundland the coming of war had an immediate impact on the life and business of Liverpool. The port of Southampton was closed for navigation, and sailings from Manchester were also suspended with the result that Liverpool quickly became congested with an excessive number of ships. Uncertainty about the risks at sea caused many regular services to be cancelled. Several of the channels into the Mersey were closed, and within a week of war being declared shore batteries had opened fire on two incoming ships which did not follow security regulations.

Confusion in the port was encouraged further by a dock strike—though labour troubles soon began to resolve themselves, at least temporarily, in the face of a common enemy.

In the first week of the war a German coaster had been impounded by customs officials at Birkenhead, and a steamer registered at Hamburg was seized with her cargo of timber in the Manchester Ship Canal. The Bowring tanker *Cymbeline* was luckier, for she managed to get out of Hamburg shortly before a parallel fate could overtake her, and was requisitioned by the Admiralty soon after her return to England. She then contributed valuable service with the fleet for a year before being torpedoed and sunk off the Irish coast in September 1915.

But the war was soon to be brought home even more dramatically. Three weeks before Florizel sailed for England with the first contingent of the Newfoundland Regiment, the company had already suffered its first loss at sea through enemy action. At the outbreak of war its new tanker Elsinore, built the year before at Wallsend, was trading along the Pacific coast of America. She had left Nicaragua on 6 September and was heading for Port San Luis in California, when early in the morning of her fifth day out, smoke was sighted from the bridge. She was then off the Mexican coast. A searchlight beam from the unknown ship caught and held Elsinore, and this was followed by signals in a foreign language which the master could not interpret. When he failed to reply a shot crashed out of the darkness and passed across his bows. The tanker had been intercepted by a German raider, the fast cruiser Leipzig.

The elaborate procedure which followed throws an interesting sidelight on the conduct of naval warfare in those early stages of hostilities. Captain John Roberts, master of Elsinore, was taken on board Leipzig, formally advised that he was a prisoner and given instructions to prepare for the sinking of his ship. Escorted by the cruiser, Elsinore was directed on a course that took her more than 50 miles from land. During the forenoon the two ships were joined by Marie, a German merchantman which was acting as supply and depot ship for Leipzig, and just before midday

Captain Roberts was ordered to heave to. He was then given two hours to get his crew and provisions off in the ship's boats; at the same time a boarding-party stripped the tanker of anything that might be useful to the Germans. When the captured crew had been transferred on board *Marie*, the cruiser opened up on *Elsinore* with her guns from about a mile's range and sank her with twelve shots.

The German commander had originally undertaken to put Captain Roberts and his men ashore at Cape Corrientes in Mexico. But this plan was changed, and they had to spend ten more days on board *Marie* before they were released. For part of this time the crew were employed, at their normal rate of wages, in filling coal bags to fuel the cruiser. They were kept constantly under armed guard, but at least the cruiser's commander had sent instructions to *Marie*'s master that they should be treated humanely. The Germans had also undertaken to deliver a bag of mail for San Francisco which Captain Roberts had saved from *Elsinore*.

On 21 September Leipzig and Marie arrived at Chatham Island in the Galapagos archipelago off Ecuador, and Elsinore's crew was put ashore. Here, captivity on the high seas was exchanged for freedom in an equatorial convict settlement, and the men had to undergo several weeks of hardship before they were eventually repatriated. It was therefore not until 1 October that Captain Roberts, with part of his crew, reached the mainland of Ecuador to report the loss of his ship to the British Consul.

Most of the Bowring ships were requisitioned by the Government for service as transports or as Admiralty oilers and colliers. One indeed, the tanker *Hermione*, had been in the Admiralty service before the war. For much of the time she attended the Grand Fleet in Scapa Flow, and her master was mentioned in despatches for his skilful seamanship in that magnificent but congested anchorage during a hurricane. But *Hermione* was one of many. Among the other ships, either owned or managed by Bowring's, which flew the Royal Fleet Auxiliary flag as tankers or

colliers, were Silvia, Rosalind, Trinculo, Cordelia, Beacon Light, Lompoc, Zafra, Pola and Huelva.

All this activity at sea kept the office staff, its ranks already thinned by the enlistment of many of its members in the armed forces, hard at work. But this was not the only anxiety in the human field. Towards the end of 1914 labour difficulties again emerged in Liverpool. From the Port Authority's point of view the recruiting campaigns had been too successful. Staffs of shipping companies and the Docks Board had been seriously depleted by enlistments which had quickly produced three battalions for the army. Seamen too were affected. Many who found they were not required immediately by the Royal Navy volunteered for Army service, and the idea was canvassed that a special battalion should be formed around a nucleus of merchant marine officers. A total of something in the region of 5,000 dockers had also been lost to the forces. The subsequent scarcity of labour produced new demands for wage increases, and in this unsettled atmosphere shipping began to suffer long delays in turning round. Although normal trade was still at a low level an immense amount of traffic continued to be diverted to Liverpool from other ports, and this strained the dock facilities to near breaking point. Pay claims by the dockers were matched by similar demands from the carters, most of whom were employed on dockside work, and from railway workers at the Birkenhead goods station. To add to the general upheaval the winter of 1914-15 turned out to be one of the wettest on record.

By the early summer of 1915 the situation at the Liverpool docks had so deteriorated that more than 60 ships were regularly lying idle as they waited for a berth to discharge. This meant fully a month's delay in getting cargoes ashore, and made the arrangement of future sailings a highly unpredictable exercise for shippers, shipowners and port authorities alike.

In the London office by this time the pressures of work were also being accentuated by wartime conditions. The staff was accommodated in Winchester House, Old Broad Street, where the business of dealing with the thousand and one extra regulations affecting shipping and insurance kept everyone on the stretch. But here, at least, congestion was not one of the bigger problems as the staff had been thinned out early in the war with the departure of volunteers to the forces. To fill gaps in the clerical staff ladies began to appear, and the typewriter slowly took over from the pen. Office hours were from 9 am to 6 pm with a fair chance most evenings of work going on a good deal later. Always, it is clear from the reminiscences of those who were there at the time, the morale of the office stood high in spite of the difficulties and anxieties created for it by the very nature of hostilities at sea.

As these progressed, the niceties of naval conduct diminished and the German navy, particularly the U-boat fleet, took disastrous toll of merchant shipping. The Bowring fleet alone lost 82,500 tons, which in retrospect seems natural enough. The German blockade was planned to cut off supplies of all kinds coming into Britain, and as tankers and ore-carrying ships had a special importance as tactical targets, the company's vessels were in the forefront of the war at sea from the outset.

From the beginning of the century, after all, the use of petroleum products had grown rapidly in the Western world, and Bowring's as we know had been among the first to develop ocean trade in oil. Thus by 1914 many British warships had been fitted for partial oil fuel burning as an adjunct to coal, and some of the newest, thanks to Lord Fisher, had been designed and built to run entirely on oil fuel.

In pre-war days, the company had a number of the early contracts to supply oil fuel to the Admiralty; and throughout the war years their connection with the oil trade continued, as we can see from contemporary shipping reports which regularly recorded the arrivals and departures of ships owned or managed by the company. It seems incredible now, but it is none the less a fact that the movements of these ships, on which supplies of indispensable oil depended, were being reported in the trade periodicals without any censorship as late as October 1916. This might have been more understandable had the enemy not taken

steps to attack allied merchant shipping at the outset. The sinking of *Elsinore*, to give but one example, was an indication of how quickly the Germans pursued their blockade policy on the trade routes. It is hard to resist the conclusion that the Government's failure to keep all shipping movements secret may have contributed to the Germans' early sinkings.

Many examples of this extraordinary security loophole could be quoted, but a few will do. In the absence of any guidance from the Government, The Petroleum Review on 2 January 1915 printed the information that Beacon Light was bound from New York to Marseilles, Cordelia from San Francisco to Vancouver, and Trinculo from San Luis to Port Arthur. On 20 March the same journal, after saying that over 8,500,000 gallons of petroleum had entered the United Kingdom that week, gave details of the tankers' names, quantities discharged, and the ports of discharge. Soon, too, the Review was printing notices of tanker losses due to enemy action; and it was not until 14 October 1916 that its pages, in common with other trade papers, carried the following:

THE MOVEMENTS OF OIL-TANKERS

We much regret to inform our readers that for the time being we shall have to suspend the publication of the specially prepared list of the movements of the world's fleet of oil-tankers, which list, compiled by Lloyd's, has been a feature of the *Review* since its inception. In future all oil-carrying vessels, so we understand from the Press Bureau, will have to be treated in the same way as ships on Government charter, that is to say they are all added to the list of vessels whose movements are not to be published either in the trade press or in any shape or form whatsoever. Until the above-mentioned instruction is withdrawn, the *Review* will, therefore, be minus this long-standing feature.

But let us go back a year. During 1915 two big Bowring tankers were lost within a fortnight. The first to go was Silvia,

shelled by a U-boat on 23 August off the coast of Ireland. Fortunately her crew escaped in the ship's boats, but a valuable cargo of 7,750 tons of fuel oil was lost. In the same sea area Cymbeline was torpedoed at midnight on 3 September with the loss of six lives—a number that would undoubtedly have been greater but for the resourcefulness of her master, who displayed great skill in getting his boats away from the sinking wreck. Five days later, in Newfoundland waters, the cargo ship Mora was steaming off Belle Isle when a U-boat surfaced and sunk her by gunfire.

Another loss sustained during this period, but unconnected with enemy activity, was the death of Sir Thomas Bowring in October 1915. For some time he had been in semi-retirement because of ill-health, but until his death he had kept in close touch with the various oil interests of the firm and the London end of its shipping business. Sir Thomas was much missed in the London office where he was held in genuine affection by his colleagues. He had also been much respected in the industry at large; and indeed *Syren and Shipping* had lately observed that no one knew more than he did about the intricate business of shipping oil in bulk across the oceans.

The tanker and cargo fleet was, of course, still being supplemented by new building during the war years. In 1914 Henderson's Clydeside yard launched the tanker Lompoc with a carrying capacity of 10,750 tons deadweight. She spent a busy wartime career supplying fuel to naval bases and oiling the Grand Fleet. Lompoc's master, Captain Williams, acted on several occasions as Commodore of convoys, being twice mentioned in despatches; and the ship happily survived the war in spite of being seriously damaged by two torpedo attacks in April and August of 1918.

To return to 1915, in April Huelva (II) was launched at Stockton, and Murcia (II) at Sunderland a few months later. By evil fortune Murcia, a strong and powerful ship, was sunk by a submarine 12 miles from Port Said only a few days before the end of the war.

The year 1915 ended on a stormy note. Heavy gales swept the British coasts, and many small vessels were lost without trace. The tanker *El Zorro*, managed by Bowring's for Lobitos Oilfields, was reported to have dragged her anchors and split in two off Queenstown in mountainous seas; but it was later learnt that she had in fact been torpedoed off the Irish coast. Curiously enough the settlement of a war risks claim for this vessel was not achieved till June 1918, for her actual sinking occurred during a storm while she was being towed to port. In the end three judges in the King's Bench Division ruled that the sinking would not in fact have occurred if the ship had not been damaged first by enemy action.

The new year was to see further casualties in the fleet. On 8 April 1916 the collier Zafra was captured by an enemy submarine off Oran and was subsequently sunk. In June Gafsa was sunk in the Mediterranean some 80 miles from Genoa, after an unsuccessful attempt to elude a pursuing U-boat. But October was the black month of the year, with the unexpected loss of Stephano on the other side of the Atlantic followed by the death at Liverpool

of the company's Chairman, Sir William Bowring.

The loss of both Sir Thomas and Sir William from the business in the short space of a year left a serious gap in the management, although for the last few months of his life the latter had virtually given up the active direction of the firm's affairs because of failing health. Sir William's generous benefactions to the citizens of Liverpool were widely known and appreciated not least by those who used the beautiful park which he had given the city before the war. But of the many stories told of his philanthropy one of the lesser known deserves to be recalled. In 1894 there was great distress in Ireland when the potato crop failed. As Liverpool with its growing Irish population was naturally much concerned, Sir William, then Lord Mayor, at once opened a relief fund, and travelled to Ireland himself to distribute it. He was accompanied by one of the Town Hall footmen, resplendent in cocked hat, knee-breeches and gold-braided livery. When the Lord Mayor's party alighted from a train in a small town in the West of Ireland,

this individual was acclaimed with vociferous cheers by the inhabitants, while Sir William's soberly-clad figure was ignored as of no social account at all. But then as one newspaper observed in its obituary notice—he died on 20 October 1916—he was solid rather than showy. He was also an unusually generous giver, and as a Councillor and eventually Lord Mayor—an office, said the shipping journal *Fairplay*, which he filled with 'conspicuous ability'—he was long remembered for his years of public service to Liverpool.

The family tradition of public service was not broken with the passing of the two men who had for so long controlled the destinies of the London and Liverpool offices. Sir William's successor as head of the business was Frederick, John Bowring's eldest son, who also was destined to become Lord Mayor of Liverpool. In the meantime, apart from his preoccupations with the family business, he grappled with the many problems of wartime shipping as a leading member of the shipowners' organisations. There was also Charles Tricks' grandson, John Bowring Wimble, who was distinguished in public service as a Justice of the Peace for Oxfordshire, honorary treasurer of King George's Fund for Sailors, member of the Port of London Authority, and Chairman of the London General Shipowners' Society. During the war he also presided over the London Shipowners' and Transport Workers' Military Service Committee, and towards its end became deputy-chairman of a committee appointed to 'comb out' men in Government offices eligible for military service. At the end of the war he was knighted for his various contributions to the war effort.

At the beginning of 1917 the Liverpool Steamship Owners' Association, unaware of many sea disasters to come, took stock of the effects of war on merchant shipping and reached the conclusion that the industry had fared better than might have been expected. Within a few months this optimism was shattered. Meantime the company's own building programme continued with the launching of the 4,860-ton *Adra* in 1917, and the building of the 5,951-ton *Merida*.

The war at sea now entered on a new and desperate phase. Early in 1917 U-boat commanders were given instructions that Allied merchant shipping was to be attacked without any previous warning. The first Bowring victim was *Brika*, sunk on the unlucky 13th day of March when she was 13 miles from the Coninbeg Light Vessel. Five days later the collier *Pola* was sunk in the Atlantic 280 miles from Ushant, while on 6 April the tanker *Rosalind* was torpedoed 180 miles from the Fastnet.

Three days earlier the tanker *Oberon* fared better in a stirring action in the Mediterranean. When torpedoed by a surfacing submarine, she drove it off by accurate fire from her gun. Better still, *Oberon*'s master, Captain Cooper, brought his crippled ship successfully into Malta, and was justly awarded the DSO for his part in the action. But still the toll continued. On 23 July not only was the two-year-old *Huelva* torpedoed off the Irish coast but *Noya* suffered the same fate eight miles from the Lizard.

In September of that disastrous year another link with the company's past was broken. Captain Henry Towill, who had joined the firm 60 years previously as a deck officer and become marine superintendent for the entire Bowring fleet in 1882, died in his early 80s.

As the war entered its final year the company sustained one of its saddest losses only six days before *Florizel* met her end at Cape Race. The tanker *Beacon Light*, which had served constantly for three years in the danger zones, was lost with all hands in the Hebrides 15 miles south-east of the Butt of Lewis. As none of the crew of 33 survived, it was never learned whether she was torpedoed by one of the U-boats then haunting the Minch, or struck by a floating mine.

March brought another casualty. This was Camillo, then engaged in carrying petrol for the British and Allied Air Forces in the Middle East. She was lying in Alexandria harbour, with 6,500 tons of spirit in her tanks, when a fire broke out in her own oil-fuel bunkers. With great presence of mind the Captain scuttled his ship, thus avoiding the danger of an explosion

which would have wrecked the other shipping and the port installations. The tanker was later raised and her precious cargo recovered intact. *Merida* also had a lucky escape that summer, when she got safely into port after being torpedoed. Luckily too the war was near its end, and no further disasters occurred to reduce the company's greatly diminished fleet still further.



PART THREE

Twentieth Century Progress



12. The World of Insurance

I

In the years between the two world wars the company made conspicuous progress. There had been broadly comparable periods before. In the golden age of sail Bowring ships were seen in every ocean, though undeniably there were other shipping lines much better known between the '50s and the '70s. The years between 1885 and 1914 were memorable too, not only for the growth of the company's oil-tanker and cargo-carrying fleet and its London and Liverpool marine insurance business, but on the other side of the Atlantic for the Red Cross Line, for Bowring Brothers' shipments of dried salt codfish to Europe and South America, and for the company's dominant position in the Newfoundland seal fishery and coastal mail service.

But now the medal had a dark side. Though Bowring's received financial compensation for its losses at sea the First World War had greatly weakened its fleet. Its petroleum importing and distribution trade had vanished; and to worsen matters the postwar slump in 1920–1921 brought disquieting trading losses. But better times were on the way, and soon a big surge forward by its insurance company swept Bowring's on to a new pinnacle of affluence and repute.

To some extent this gratifying trend was due to the growth of the marine insurance business before the war and the fostering, even at the war's height, of harmonious relations with an evergrowing number of American friends and clients. To an even greater extent the progress achieved in the '20s and '30s was due to a vigorous quest for non-marine insurance business and the enlistment of young, promising brokers and underwriters who quickly found themselves immersed in a business which was destined to become more complicated with the passage of time.

For this reason and because this book may well have readers not fully versed in the complexities of modern insurance, a brief description of the 'market' as a whole, and of how it came into being, may help to explain Bowring's place in what is now a vital branch of the nation's economy.

The basic principle of insurance is the spreading of the risk attached to any enterprise as laid down in the preamble to an ancient statute:

The loss lighteth rather easily upon many than heavily upon few.

To translate this into modern practice, anyone or any body by making payments known as premiums may seek indemnity under some class of insurance against the risk of loss in almost any legal venture.

This ingenious idea had its earliest beginnings in marine undertakings; and certainly it needs no great imagination to perceive the advantages of such a safeguard to a mediaeval merchant, facing piracy and shipwreck or even ruin in the loss of a single ship. It was indeed just such a one, a Genoese citizen, who in the 14th century arranged a form of loan insurance for a ship of his about to sail from Genoa to Majorca.

With the passage of time and the resourcefulness of insurance practitioners, the business of insurance has, however, developed widely from the original conception of marine venture; and now we have such diverse insurance as life and personal injury, legal liabilities of all kinds, fire, burglary, theft, upheavals of nature and the rest. In all such cases, the original fundamental concept of indemnity against loss, whatever the subject of insurance, remains the same, and the principle runs through the whole vast web of human life and industry.

A leading British authority, centuries after our Italian, put this particularly well at a meeting of insurance practitioners:

'The idea of a property-owning democracy', he said, 'would be a mere pipe-dream without insurance. Who would lend money on the strength of a security that might be a heap of ashes next week; and who would borrow, if he knew that a fire might leave him with a heavy debt tied for years round his neck and no roof over his head? In every sphere of life in which money is put to work and in which we subject our persons and our possessions to the hazards of nature, human nature and the law, insurance is called in to reduce frightening imponderables into manageable certainties. . . .

'Insurance is inextricably woven into the pattern of our lives. It is not just something we provide for ourselves, it enters into the make-up of everything we own, use or eat. Take the humble loaf of bread. It was insured from the time the corn was in the ear until the finished product emerged. Moreover, the combine that reaped the corn, the silo that stored it, the vessel that transported it and the mill that ground it were all insured and had been, in various guises, from the time they too were in the raw material stage. So, too, were the liabilities of the various operators to their employees and to the public. The baker who sold the loaf was probably insured, *inter alia*, against liability in respect of food poisoning risks, and the consumer, if a prudent man, would be protected against the same contingency by a sickness policy and by life assurance. . . .

'As with the loaf, so it is with other things, whether it be a motor car, the Zambesi Dam, a parish fete or an atomic reactor in Brazil, the stabilizing thread of insurance runs through them all.'1

In the interest of simplicity, it is probably best to regard the insurance market as being divided into two main parts—the insurance companies and Lloyd's—although there is a third component in the field of marine insurance where British shipowners, as a safeguard against certain liabilities peculiar to ships and shipping, have established a unique system of mutual Protection and Indemnity Clubs, which are in fact a substantial and essential element in the national insurance structure.

These clubs apart, there are some 500 insurance companies in the British Isles, of which a small number transact almost all

¹ Mr A. F. O'Shea, ACII addressing the Brighton Insurance Institute on 7 November 1961.

the main types of insurance business—life, marine, fire, accident with the remainder tending to specialise or deal in a limited number of different classes. The other main part of the insurance market is Lloyd's-an institution traditionally associated in the public mind with marine insurance, though it now derives less than half its premium income from that source—where insurance brokers take to underwriters the risks they have been asked to insure against by their clients. Bowring's, it should be noted, lead a respectable double life by being on both the broking and the underwriting side of Lloyd's, which has the special distinction of being not only an integral part of the insurance market as a whole but also a market in itself with unique methods of working. Thus one is not insured by or with Lloyd's but at Lloyd's. In other words Lloyd's provides the scene and the machinery for the transaction of insurance, while the Committee elected from its members supervises their practices and behaviour. But how did such an impressive, world-famed institution come into being at all? The answer to this is worth giving briefly, partly because the working of such an organisation can never be understood fully without some knowledge of its past, and partly because Lloyd's, which started as a coffee house owned by a man named Edward Lloyd, exemplifies how often the complex weaving of history produces the pattern of something great and unforeseen arising from subordinate and limited motives.

At the start of his venture in the late 1680s Edward Lloyd had no interest in marine insurance as such, but a maritime design is none the less discernible in his activities. Most contemporary coffee houses were busy meeting places where merchants foregathered not only to exchange idle gossip about King Charles and his latest beauty, say, but to chaffer over their commerce. Being in the Tower Street area many of Lloyd's customers were however shipping folk, and the encouragement of their community interests meant good business for himself. Thus by 1691 his growing success as a proprietor led him to grander premises in Lombard Street, where he made strenuous efforts to collect any information of value to customers with seagoing interests.

Unluckily for Lloyd one of his attempts to make his coffee house a recognised clearing-house of shipping news and rumour met with early failure. This was Lloyd's News, which although short-lived can reasonably be called the progenitor of Lloyd's List, a newspaper destined from 1734 onwards to chronicle shipping movements. It also marked his sense of enterprise; for Lloyd aspired to be a real authority on marine affairs. His little newspaper usually carried reports of ship arrivals or departures at London, Gravesend, Portsmouth, Harwich, Yarmouth and other south of England ports; and as the coffee house increased its fame its premises were soon being used not only for ship auctions but as a kind of travel agency arranging ship passages to the Continent, and finally for the placing of cargoes as well as the sharing of ventures. It was obviously, as we can now see, only a short step from 'sharing' to the process of 'marine insurance'; and indeed it was not so long after the turn of the 17th century that a recognisable if tentative broker-underwriter type of insurance business was being conducted in or about the coffee house.

In 1713 Edward Lloyd died. But the coffee house continued to grow both as a general marine intelligence centre and as an insurance market between the 1720s and the 1750s. The market was however changing, and soon many of the underwriters who used it were even gambling on such risks as other people's lives on the longevity of Cabinet Ministers, for example—and other speculations far removed from the proper principles of insurance. It was therefore all the more timely for the good name of the business, and especially of the coffee house, that in 1769 a number of its customers, anxious to replace the casual character of their underwriting transactions with a more coherent system of control, decided to form a new Lloyd's House of their own in Pope's Head Alley off Lombard Street. This step was so widely approved that in 1771 several score of these breakaway underwriters moved into bigger premises; and there, when they elected a committee and exacted a subscription, Lloyd's in our modern sense came into existence.

This is not the place to describe the subsequent growth of this celebrated institution in detail. Between 1780 and 1830 a marked upsurge in the volume of Lloyd's business proved both the usefulness of the 1771 decision and the rising demand for insurance cover, which the Napoleonic Wars encouraged. But it was not until 1871 that serious breaches of internal discipline forced Parliament to pass an Act which decisively established the rights and duties of everyone connected with Lloyd's and made it not only a complete legal entity but a unique market based on trust and camaraderie.

II

Today the members of Lloyd's fall into four main categories. Firstly, there are the underwriters; secondly, the underwriting members (or 'names') who grouped together as syndicates supply the financial backing without which the underwriters could not function; thirdly, the brokers who, acting on commission for anyone anxious to take out an insurance policy, submit their clients' risks to the underwriters, since underwriters may not transact business direct with a client or with an insurer outside Lloyd's; and lastly, the underwriting agents or managers, who find the underwriting members, look after their accounts and generally manage the many underwriting operations conducted at Lloyd's under their name as agents. The syndicate system of 'names', it should be noted, developed in the closing years of last century. Previously, underwriters accepted risks for themselves and themselves only. But as disasters occurred from time to time, the obvious solution emerged that underwriters should have powerful syndicate backing and thus be able to deal in larger sums than they themselves could shoulder on their own. In the formation of such syndicates Lloyd's brokers played a prominent part.

Essentially, therefore, Lloyd's is a market place where underwriters, financially backed by their 'names', compete with each other and with insurance companies at large for business proposed by the brokers. As the 'names' provide the capital which enables the underwriter to operate at all, the security provided by a Lloyd's contract is very great, since each 'name', and there are more than 5,000 of them, is liable for loss, if any, to the limit of his personal fortune. The 'names', who could be farmers, racehorse trainers, barristers or Marshals of the Air Force but must be men of means and merit, do not themselves congregate in the Room at Lloyd's, where dealing takes place, but are represented in it by their underwriter who out of his professional training and experience decides what risks he shall accept on their behalf (and on what terms), and which decline.

All this naturally makes Lloyd's a very impressive institution, and one where old and trustworthy tradition is not lightly disregarded. In the 17th- and early 18th-century days of Edward Lloyd's coffee house, the merchants used to sit in small wooden pews known as 'boxes' and meet sea captains and owners of ships who wished to insure their ships and cargoes. Today in the great Room at Lloyd's each underwriter sits in a box, with the marine and aviation boxes situated on the ground floor, and the nonmarine and motor insurance boxes in the gallery. But though coffee is no longer served in the Room, the messengers and attendants, clad in red cloaks, are still called 'waiters'; and it is still among 'boxes' that the brokers circulate in order to submit their risks to the underwriters who, they hope, will fix the proportion of the risks they are prepared to underwrite. The broker then places the rest of the insurance involved in each risk with other underwriters, and so completes his 'slip', a document which not only contains briefly all the relevant details of the insurance required but is as binding as the lengthiest legal contract.

III

The Bowring family seem always to have had a firm belief in the value of insurance. Before sailing for Newfoundland in 1815 Benjamin insured his life with the Provident Life Office; and when his business was razed to the ground in the great fire of 1833, he lost no time in putting in a claim to the Phoenix

Assurance Company. Yet even then insurance was far from being a recent innovation in the island. As early as 1504, according to Prowse, an insurance policy opening with the phrase 'In the name of God Amen' was taken out to cover the voyage of the London ship *Hopewell* 'of the burthen of 120 tonnes or thereaboutes', which was about to carry dried salt fish from Newfoundland (spelt 'newe found land') to Toulon and Marseilles. As for his little ships, Benjamin insured them as a matter of course, as did Charles Tricks Bowring and his other descendants. To give but one example: in October 1883, when Bowring Brothers' 68-ton schooner Newfoundlander was driven from her moorings in a gale and became a total wreck, £630 was recovered from the St John's Mutual Company.

It was not to be long, however, before the insured became the insurer; for in 1849 Bowring Brothers became the Newfoundland agents of the Liverpool and London Fire and Life Insurance Company, a firm established in 1836. Known later as the Liverpool and London and Globe Insurance Company, this firm had, by 1849, a capital of £2 million sterling, and Bowring Brothers seem to have been its first overseas agents. Encouraged by this, maybe, Charles Tricks a few years later opened a private marine underwriting account in Liverpool.

This was, at the time, a not infrequent practice among merchants with maritime interests. A recent account of insurance activity in Liverpool—which, incidentally, lists C. T. Bowring and Company among the city's leading sailing-ship owners in 1860—shows clearly that marine insurance was being transacted in Liverpool as early as 1750, and that a Liverpool Underwriters' Association was formed in 1802. We know also that insurance in the city had often been carried on not only by merchants writing modest sums as an adjunct to their main business activities, but also by private individuals who had made marine insurance their full-time occupation, and by a number of private firms who combined broking with underwriting by writing risks

¹ Thames and Mersey Marine Insurance Company Ltd. Rockliff Bros. Ltd, Liverpool, 1960.

for their own account and placing business for clients in the London market.

Charles Tricks maintained this tradition, though the exact date of his initiation is unknown. Probably it was during the 1850s, since extracts from his 1861 underwriting book shed light on 1859 claims, and plainly some of these arose from earlier transactions.

It is a pity that the evidence of this early business should be so scanty. But what survived the German bombing raids on Liverpool during the Second World War at least gives emphasis to its questing character. A major difficulty was naturally the relation of premiums to risks at a time when continuous information about continuous events, in the modern sense, was unreliable. Underwriters could not depend on a tempo of events steady enough to let them arrive at a sound appreciation. To take marine risks as an example, the underwriter's difficulties were largely due to a combination of tardy communications allied to ineffective rescue operations at sea. There were also acts of piracy or war. And always the sailing ship, increasingly challenged by the steamship, remained a highly unpredictable risk during periods of exceptionally bad weather.

Charles Tricks' diary in the '70s and early '80s gives a patchwork picture of the anxieties experienced in the Liverpool office during the growth of this branch of the business. To take a few of his jottings at random, there is a May entry in 1877, which reads, 'City of Brussels very much overdue. 60gs per A or Ct. paid on her.' This is followed a day or two later by, 'Heard of City of Brussels having been spoken, with shaft broken and coming on under sail. Rate of Insurance on her reduced to 30/-.' Another entry, 'Heard of Iquique being destroyed by earthquake', is a further sign of anxiety that ships might have been involved in this disaster. For undoubtedly it was calamitous events such as this which sent cold shivers down the spines of marine underwriters. To look back a little, it was only some thirteen years before Charles Tricks' worry about City of Brussels that the Liverpool underwriters, large and small alike, received a

crushing setback—in October 1864—when Calcutta was struck by a cyclone so devastating that at least 60,000 people were killed, 17 ships of varying sizes were never seen again, while more than 160 steam and sailing ships were sunk, smashed up by collision or cast ashore. 'It was probably', says a record of the Thames and Mersey Marine Insurance Company, 'the biggest single disaster which fell upon British shipping and underwriters; Liverpool as the centre of sailing ship operations received a crippling blow. Many shipowners went out of business; a considerable number of private underwriters were bankrupt and, as a result of their losses, two marine companies in Liverpool—the 'Albion' and the 'Empire Marine'—together with the Mercantile Insurance Co. of London had to go into liquidation. . . . All the Liverpool marine companies sustained heavy losses, one having to pay out over £60,000 after only twenty months of existence—a sum equal to nearly one-third of its paid-up capital.'

To return to the '80s, it would seem from the records as if the last quarter of the 19th century was notorious for large losses during periods of storm, and also for falling premium rates due to the increasing use of steam as opposed to sailing ships, and the consequent marginal lessening of the risks involved. There is good evidence here. A first-hand account of this troubled situation, when underwriters often felt that they themselves were storm-bound, is contained in a letter, which admirably focuses the picture, written by Charles Tricks in April 1880 to his brother Henry who after returning to Liverpool from Newfoundland had set up in business on his own account as a ship and insurance broker:

'We were all in the greatest fright again about the Glencarry which we thought if she had been where she was reported on the 17th inst., she ought to have been in St John's before now—but all our fears are put to rest by the receipt of a message arrived this moment "Glencarry arrived all right". This is a capital thing for the underwriters as some re-insurances have been as high as 70%. I am very glad for although we are fully covered it always

vexes me to know that a vessel we are concerned in had gone astray—particularly if the crew had gone too.'

We have obviously arrived at an interesting stage in the history of Bowring's connection with the Liverpool insurance market. It is clear that the firm was busily engaged with broking as well as private underwriting, though its shipowning interests were still predominant. In London the seeds of its international insurance business to come were also taking root.

According to Lloyd's the first direct London link between Bowring's and themselves was Edward Bowring, Benjamin's fourth son who some years after his return to England became an annual subscriber (1866-1872), a privilege which gave him the right of entry to the Lloyd's building. On his death in 1873 his son Henry Edward Bowring took over on behalf of himself and his close friend John D. Jamieson, and continued as an annual subscriber till 1883.1 In the meantime George Bowring, Charles Tricks' son, whom we last saw as a dynamic force behind both the company's oil trade and its English and American Shipping Company, became an underwriting member—in 1876 which is why today the name George Bowring is still used at Lloyd's to 'call' the firm. It was also not so many years after this that almost by chance the London office laid the real foundation of its American business, which was eventually to become a major element in the company's insurance activities.

An American broker called Albert Willcox, finding it necessary to insure a certain shipowner's Lake fleet on competitive terms, referred to Lloyd's Register of Shipping, the only book he connected with Lloyd's as a name. At the time he was in Cleveland, and on finding the name Bowring and Archibald listed in the Register as Lloyd's agents, he wrote out a telegram addressed to Bowring and Archibald in New York, added the style 'Bowring of Lloyd's', and requested a clerk in the shipowner's office to send it off. The telegram asked whether the fleet could be insured on terms equal with those quoted by a competitor; and

¹ The style of the new firm was Bowring and Jamieson, Ship and Insurance Brokers, 17 Fenchurch Street, London.

it was at this point that chance stepped in. By a remarkable coincidence—so the story goes—the clerk, an emigrant from England, had worked in an office near Bowring's London office, and he knew that Bowring's were members of Lloyd's. Presumably, too, he knew that if the telegram was sent to New York it might bring a reply that though the office there acted as agents it took no part in actual insurance dealings at Lloyd's. Accordingly, this wise clerk redirected the cable to the London office; George Bowring promptly took it to his underwriting friends; and in due course the transaction was completed so satisfactorily that other business followed, not only from Willcox but from Chubb and Sons, the Fireman's Fund and many other old and trusted friends.

It would, however, be a mistake to credit the great advance made by Bowring's in the '90s wholly to the American connection. True, W. W. Puttick, who was chief of the Insurance Department, had widened that connection by visits to the States. It is true also that most of this rapidly growing business was concerned with marine insurance. On the other hand, as the very nature of its connection with freighters, tankers and fishing vessels had involved the company more and more in the insurances of sealskins, oil and other commodities in which it dealt, it was clearly, if unwittingly, laying down stepping-stones towards its non-marine insurance business in the century to come.

In fact the '90s are a seminal period in the company's history, though surprisingly no senior member of the Bowring family had ever been directed (or diverted) into the insurance branch as a whole-time calling. George Edward Bowring had given it marked impetus until his death in 1891, and Thomas Benjamin Bowring, who became a non-underwriting member of Lloyd's in the same year, played his part too. But since Thomas was as deeply concerned with oil and shipping as George had been before him, he could hardly, from Liverpool, give the London insurance branch the unstinted care it seemed to need. Yet his eye was never far away from the world trends and events which in the '90s were giving the insurance market new stimulus.

For inevitably the market was affected by the sweeping industrial development in the North American continent, and by the Spanish-American and the Boer Wars. At the same time there was an increase of business from the steamers ploughing their ways across the Atlantic, bringing grain, cotton and oil from Canada and the United States, and returning with manufactured goods from Britain and Europe. Sailing vessels though diminishing in number still contributed a large share of this trade; and the frequent loss of these, and many steamships as well, gave insurance an ever-increasing importance as a vital national service.

One day someone may write a depressing little monograph on the losses of ships at sea in the last few years of the 19th century. If such a one exists he might well study the first few months of 1897, when the violence of the weather, particularly in the North Atlantic, provoked the following remarks in *Syren and Shipping* (17 March 1897):

One gale follows another with such heart-sickening rapidity that before underwriters have had time to learn the extent to which they are hit by one there is another whistling round their ears. Already the year is said to be so far the worst known for 25 years, and if this weather continues much longer it will be necessary to requisition the services of the usual 'oldest inhabitant' to supply us with a parallel. Up to March 10th, 208 sailing ships and 168 steamers were entered on the loss books at Lloyd's, as against 166 sailing ships and 137 steamers during the corresponding period of 1896. This tells its own tale, and last week's gale has still further increased the disproportion.

It was not long after this that Bowring's heard that their own four-masted sailing ship *Glenfinlas*, carrying a cargo of coal to Manila, had foundered without trace. But indisputably by this time the main challenge to such a firm as themselves rose not from the losses and uncertainties of the time but from the widening horizons of industry, scientific advance, transport in all its forms and social improvement.

Apart from disasters at sea, 1897 in the Bowring annals is a memorable year. In Newfoundland Edgar Bowring was made a member of the Legislative Council at a time when the island was celebrating 400 years as Britain's oldest colony. As Prowse put it:

On the morning of the 24th June 1897, four hundred years will have rolled away since John Cabot first sighted the Green Cape of Bonavista; four centuries will have elapsed since the stem of the *Matthew*'s boat grated on the gravelly shores of Keels, and since King's Cove witnessed the setting up of the Royal Ensign, the feudal ceremony that proclaimed to the world the possession of a new continent for England, the grandest field for the expansion of our race.

It was with rather less ceremony—in the same year—that an able young man named Walter Hargreaves (1865–1954) and another named Edward Stevinson (who had joined the firm in 1896) first made their mark on the firm at a moment in its history when, though marine underwriting at Lloyd's and non-marine insurance broking were both in the offing, the mainstay was still marine insurance broking.

The American marine insurance market at the time was not sufficiently advanced to cope with the demands made upon it, either in the form of direct insurance or of reinsurance. Another reason for the overflow to London, which Puttick had worked for and Hargreaves, who quickly succeeded him as Insurance Manager, encouraged, was rivalry between the eastern and western seaboard communities of America. But also there were other factors which together brought benefit to Lloyd's, and therefore to Bowring's who now saw much more clearly than before that a new era, teeming with commercial possibilities, had begun.

How swiftly the company responded to the American challenge is made clear in the following authoritative account written by Mr Harvey Bowring:

'The Pacific Coast, with its centre in San Francisco, was also expanding its commerce. It is probable that San Francisco was almost as foreign to the Eastern States of America as it was to Europe, and from that fact another development occurred, to our own good fortune. A pool of the most important Eastern underwriters was formed, to take care of and, in fact, monopolise the grain export business. In forming this pool they ignored the quite large interest of the Fireman's Fund Insurance Company. This company had been established in San Francisco, the stockholders being many of the most influential banking and trading concerns on 'The Coast'. The Fireman's Fund had a number of grain accounts on their books which, owing to this pooling arrangement, they were unable to reinsure. Mr J. B. Levison, the Marine Secretary of the company, having failed to obtain satisfaction from the Eastern companies, was advised that Lloyd's would probably be glad to accept the necessary reinsurances. He therefore boarded the first available liner from New York, with the intention of contacting the London market. Fortunately, on board the same steamer, he met another insurance man, who was on his way to visit our office and to whom he explained his company's predicament. "Go and see Hargreaves of Bowring's" was the advice given him. Levison called on Hargreaves, who was successful in meeting his requirements. The connection—of which we are extremely proud—was formed in consequence and there developed many personal friendships, not only between Levison and Hargreaves but between many other members of the two organisations.'

With the new century came new developments. For some time Thomas Bowring had been anxious to have a marine underwriter at Lloyd's with a convincing syndicate behind him; and in the summer of 1901 this came about. The underwriter chosen was Hargreaves' brother Percy; the names were Charles Tricks' grandson John Bowring Wimble, Thomas Bowring and G. B. Hunter of Swan, Hunter and Wigham Richardson Ltd. With their risk limited at first to £200 per name, each paid Lloyd's an entrance fee of £400 and, in trust, £5,000 in securities as a

guarantee for the account. They also paid their underwriter £250 a year together with ten per cent of the profits, and it is pleasant to record that Percy Hargreaves made a steady profit for his syndicate for many years. Thomas, who was elected an underwriting member of Lloyd's (or 'name') on 22 May 1901, was enthusiastic about the new London venture, as his letters show; but Liverpool, still the firm's headquarters, was not forgotten in this new drive for underwriting business. Almost by right the city was a natural marine insurance market; and the company, thanks to Charles Tricks, had as we know been writing risks for its own account there since the 1850s. In the early 1900s it therefore seemed desirable to set up a private marine underwriting syndicate composed of individual members of the parent Board. This excellent piece of private enterprise, which still continues, set out to accept every kind of marine risk. It shouldered both hull and cargo risks so that today its interest runs from British to Dutch, say, or Italian ships, and from the windows of his Liverpool office the underwriter can see in the Mersey many of the ships he has underwritten.

With these extra stimuli, near the turn of the century, the firm's insurance side began to grow so quickly that in 1903 it was decided to form a separate but wholly-owned subsidiary company to deal with all Bowring's insurance affairs except the Liverpool arrangements which continued to fall within the parent company's own preserve. Thus it was that C. T. Bowring and Company (Insurance) Limited came into being with John Bowring Wimble as Chairman and Walter Hargreaves as Director and Manager. The parent company continued as C. T. Bowring and Company Limited as it had been since 1899.

In 1903 the time was opportune for such a change, for the new century had profoundly affected the insurance market's structure. Hitherto Lloyd's underwriters had been almost entirely concerned with marine risks. But under the lead of Cuthbert Heath, a famous insurance figure of his day and one of the greatest of all underwriters, more non-marine risks began to be accepted until eventually, in terms of premium income,

Lloyd's non-marine business became predominant. It was Cuthbert Heath, too, who issued the first burglary policy, a device quickly denounced by the tariff insurance companies as 'pandering to criminals'. But his prime achievement was to widen the whole field of non-marine risks at Lloyd's by inventing and pioneering many of what are now the commonplaces of insurance practice.

Bowring's were early in this promising field. In particular it attracted Hargreaves' contemporary, Edward Stevinson, who has since recalled that the company's first important non-marine risk was to insure certain of the celebrated Calouste Gulbenkian's oil rights against the risk of earthquake and tidal waves in Borneo and Celebes. For a time however the non-marine business made no more than steady progress, till suddenly it got impetus from the terrible San Francisco fire of 1906. This catastrophe rocked the insurance world, and many British and American companies were seriously affected. In the final outcome some were ruined; for although many ships, including several American cruisers, fitting out at the San Francisco Union Ironworks, were undamaged, a number of ships in dry dock suffered and a vast amount of goods stored in warehouses and along the wharves was destroyed. But the salient fact remained that practically all the British insurance companies made such prompt and even generous settlements that a complete confidence of American insurers in the British insurance market was established. This had both a short- and a long-term effect. Soon after the catastrophe a renewed and almost overflowing demand for cover on the stores and houses of the city as it was rebuilt found the London market (and therefore Bowring's who were about to move from their rather cramped quarters in Billiter Avenue to Winchester House, Old Broad Street) more than able to cope. In the long term the wise course taken by the British market at the time had a profound psychological effect in the world-wide war to come when American confidence in it never wavered.

Shortly before this an insurance broker in Chicago, named D. R. McLennan, had been appointed to act for the United 18

States Great Northern Railway company. Among the railway properties to be insured by McLennan were the two largest passenger liners trading in the Pacific, Minnesota and Dakota. But as the London agents of the American firm with which McLennan was connected had little experience in marine business, McLennan himself asked John C. Paige and Company of Boston for advice on the insurance of these two 20,000-ton ships. As it happened a member of that firm named Henderson was already friendly with Walter Hargreaves. When consulted he at once recommended McLennan to approach Bowring's, and from this mutually beneficial meeting sprang another unbroken friendship. Unluckily, when Dakota became a total loss soon afterwards Lloyd's marine insurance underwriters were involved in one of the largest single losses they had ever faced; nor was it to be very long before the loss of Dakota seemed almost insignificant when set beside the sinking of the great new ship Titanic on her maiden voyage.

There is in the company's archives a graphic eye-witness account of the impact made upon it by this unforgettable drama:

'For those working at Lloyd's, that grim day in February 1912 was a memorable one, during which many rumours prevailed, but the general feeling was that this magnificent vessel of over 40,000 tons-which had started only a day or so before, with all due pomp and ceremony, on her maiden voyage-could not be in such grave danger as to entail total loss. In this connection an incident occurred after market hours which illustrates the faith and goodwill which exists between brokers and underwriters at Lloyd's. A cable was received in our office at 5.30 pm requesting us to place what was, in those days, a large line of reinsurance on the Titanic against total loss at 'best possible'. A young broker was despatched to Lloyd's to see whether anything could be done. After searching the 'Room', the Captain's Room and elsewhere with no result, he met on the stairway of the old Lloyd's in the Royal Exchange Mr John Povah, a well respected leader in the overdue market. On being offered the risk he remarked, 'the rate at the moment is 25 guineas per cent but if you want me to write so large an amount as that, I must have 30 guineas.' Having an order at 'best possible' this offer was accepted and Mr Povah said, 'Bring the slip round to me tomorrow and I will put it down—I am in a hurry now.' By next morning there was no doubt about the total loss of the *Titanic*; there was likewise no doubt in anyone's mind that the verbal acceptance was binding.'

Here we might look ahead to the next comparable shock in the market—the sinking of Lusitania by a German U-boat in May 1915.

'There was no special announcement in the Room,' writes a Bowring underwriter who was there, 'but a waiter from the information room walked up to the noticeboard and pinned up the usual yellow 'casualty' sheet. The message was short and to the point. It read: 'The Admiralty have telephoned to say that the Lusitania has been sunk.' The news went quickly round the Room and although for a short period there was a kind of stunned silence, there was no panic and underwriters resumed their normal activities with perhaps a new and grim resolve to see the thing through. Incidentally the bulk of the financial loss did not fall on the market as the hull risk was covered under the Government's War Risk scheme, but the callous and brutal murder of many hundreds of non-combatants was a vivid revelation of what the future was likely to hold.'

Going back to happier peacetime days the year 1912 is memorable in the company's annals not only for its underwriting loss on *Titanic* but for two domestic events. Firstly, when Walter Hargreaves was elected to the Committee of Lloyd's he became the first member of the firm to win this recognition. Secondly, business had so progressed that a second marine syndicate seemed justified and one was duly formed. A year later two other significant appointments were made in the company's own office when Edward Stevinson and Harvey Bowring were made directors of C. T. Bowring and Company (Insurance) Ltd—on the eve of the First World War.

v

In the early wartime days the insurance market was so bewildered that many underwriters either refused to accept insurances against war risks or quoted rates as high as £20 per cent and sometimes even more. Then gradually the market steadied, and rates fell by the end of 1914 to two guineas and early in 1915 to one. As we shall see they were to rise again when it appeared that if such ships as Bowring's Elsinore could be sunk in the Pacific by a fast German cruiser, so too their Cymbeline and many other ships could be torpedoed by U-boats off the west coast of Ireland and in the Bay of Biscay. All waters were dangerous. In the meantime steadying influences had been at work, and at the end of the war not only Lloyd's but its leading members were more firmly entrenched than ever, and as a reward for their courage and tenacity many Lloyd's syndicates came out of the struggle with considerable financial rewards.

In the market as a whole there were inevitably startling changes. As the younger men went off to fight, what many of their more reactionary seniors considered to be a terrifying invasion of women surged into brokers' offices; and some got as far as making the round of insurance companies to get their employers' 'slips' and agreements initialled. Others even penetrated to Lloyd's clerical departments. But the greatest threatened miracle never took place. At no time during the war did women penetrate the 'Room' at Lloyd's, nor have they since. There were other changes in procedure. When, for instance, the mention of shipping movements in the Press was belatedly suppressed, Lloyd's opened a shrouded 'War Loss Book' for private scrutiny by its members.

The biggest change in the early days of the war was the introduction of a Government War Risks office, which soon became a stabilising influence at a time of questioning and quandary. In company with other marine underwriters, those acting on behalf of Bowring 'names' had been nervous for some time about the probable effects of a large-scale conflict in which submarines

might attack ships whose size, equipment and cargoes made them much more valuable than ships had ever been. They remembered also that in the recent Spanish-American and Russo-Japanese wars underwriters' losses had been severe. But now the greatest navies in the world were closely ranged against each other, and it looked as if any widespread destruction of merchant shipping in a lengthy war at sea might confront Lloyd's underwriters with crippling losses. The British Government indeed, anticipating that marine underwriters would be very cautious in committing themselves on extensive war risks, had already appointed a committee in 1913 to draw up schemes for insurance both of cargo vessels and their cargoes in the event of war. So it came about that in August 1914 the Government shouldered most of the British hulls. As regards cargo the Government scheme allowed no cutting of the Government rate, but the market was left free to accept a lot of business.

From the outset Bowring's had a contribution of their own to make to the success of the War Risks office set up to administer the Government-sponsored schemes. From the moment this department began to function until the end of the war, Walter Hargreaves devoted most of his time to its affairs, and did so again in the 1939 conflict.

In the meantime the company during the last two war years had passed through a hazardous period. The first ominous sign of difficulty in the insurance market was a rise in war risk rates towards the end of 1916, when the U-boat campaign was gathering fresh momentum, and another steeper rise in 1917 when the campaign reached its height. In February of that year the Germans announced that their U-boat campaign was to be 'unrestricted', and sinkings of merchant vessels by German U-boats immediately became so frequent that by April the tonnage losses were the highest of the war. Then gradually sinkings lessened as the convoy system matured. But the anxieties of Bowring's and indeed of all marine insurance underwriters continued. In January many vessels were wrecked by a tornado along the Queensland coast. Exceedingly stormy weather in the

Atlantic during February caused many wrecks in the Atlantic, including a regrettable number of Newfoundland fishing craft. The U-boats too continued active. Yet in spite of all this, Bowring's marine insurance side, which had a third syndicate running throughout the war, could show at the end that premiums had outstripped losses.

Such, then, was the outcome for the company of a long and sombre period of tension, which did however bring some compensation for the heavy risks involved, and left Lloyd's still untarnished in the eyes of the mercantile world. But financial reward was not the only wartime gain. Thanks to Walter Hargreaves, whose responsibility gets honourable mention in two important insurance histories, a radical reform in Lloyd's procedure was brought about. Both are worth quoting.

The first year of the war (writes Mr D. E. W. Gibb in his Lloyd's of London¹) was not a time when either brokers or underwriters were anxious to take on new duties, but one Lloyd's broker found leisure enough to work out a solution and by doing so produced a permanent and vital change in the organisation of Lloyd's business. He was Sir Walter Hargreaves, a member of the Committee of Lloyd's and a man of great ability which he devoted during two wars to the service of the British Government and the interests of the insurance market. His plan for policy-signing went far beyond anything that had been proposed before that time. It cut through and abolished the old system and substituted for it a separate office which would do for Lloyd's underwriters in one operation the work that from the beginning of time every man had done separately for himself.

The second authority² says that in the 'Room' at Lloyd's the circulation of brokers showing risks and clerks distributing or gathering policies, combined with the crowds waiting on leading underwriters, had long made the conduct of business a matter beyond physical endurance. Fortunately this was altered thanks to 'the energy, and initiative of a leading broker Mr Walter

¹ Macmillan and Co. Ltd, London, 1957.

² A History of Lloyd's by Charles Wright and C. Ernest Fayle, Macmillan and Co. Ltd, London, 1928.

Hargreaves. .. 'But here perhaps the final tribute to this notable reform might well be left to Mr Harvey Bowring.

'The signing of Lloyd's policies,' he has written, 'was a complicated affair, entailing a great deal of unnecessary detail work and, in view of the condition of many of the completed documents, it is surprising that they were accepted by the insuring public. After preparation in a brokers' office the policy was put in charge of a junior, known by some as a 'policy shover' and by others as a 'policy pusher'—an envied position, as this meant that his foot was on the first rung of the ladder that led to becoming a broker. It was his duty to 'shove' the policy from one underwriter to another for signature and collect it as and when signed. Each syndicate signed the policy individually and when signed it was placed in a wire basket attached to the end of that syndicate's box. From there it was collected by the 'shover', who grabbed all policies in the basket, selecting those belonging to his firm, with little regard to those belonging to others. As a result a policy underwritten by a large number of syndicates was, in its final stages, in a state of dilapidation, tattered and dirty. The young men concerned in this work were no respecters of persons and 'shovers' (or 'pushers') was a very apt description of their manners and activities.

'The final outcome of one particular policy negotiated by our firm gives the extreme result of the methods employed. We insured for a large sum a famous picture by Millet, 'The Man with a Hoe', and, in consequence, many syndicates at Lloyd's were interested. After signature the policy was torn and dirty—but worse was to follow! The picture was sent on a trip from San Francisco to Chicago on exhibition, for which an additional premium was charged, and therefore the policy had to go through the mill again. After very few syndicates had initialled the additional premium endorsement the policy completely disintegrated, and all that the then 'shovers' could find were one or two small pieces, of very little value to the Accounts Department with the result that many of the underwriters never received their additional premium, their portion finally being subscribed to Lloyd's Benevolent Fund.

'For some time Hargreaves was the leader of a crusade to do away with this archaic method of signing policies. Lloyd's underwriters are always ultra-conservative and his efforts met with great opposition. After the outbreak of the 1914–18 war the situation became far more acute and in 1915 Hargreaves prevailed upon several of the leading brokers and the leading underwriters to set up a bureau for signing policies, the cost of which, in its primary stage, was borne by those taking part.'

It should perhaps be added to this picturesque account that when he first put forward his proposals Hargreaves intended them only as a wartime measure. But as it happened their value became so obvious that his Policy Signing Office at No 53 Cornhill was taken over by the Committee of Lloyd's after the war, and made a department of Lloyd's Corporation in the parent building.

Although, so far, Walter Hargreaves' career may sound like a story of unalloyed success, he had his ups and downs as did the insurance market itself. Having invented his Signing Office, to everyone's satisfaction, and having served on the Committee of Lloyd's for many years, he was voted off the Committee immediately after the First World War, apparently because he had been one of the chief architects of the Government's war risk insurance scheme, which many members of Lloyd's disliked, though if the war had taken a different course it might have saved many of them from desperate straits. In the outcome some of the more reactionary underwriters, hostile to any form of Government intrusion, were so critical that when he came up for re-election to the Committee they canvassed against him. He was not re-elected; and Bowring's in consequence not only began at once to benefit from his greater concentration on the company's affairs, but early consolations came for Hargreaves himself. In 1930 he saw his brother Percy, underwriter of Bowring's first marine syndicate, made Chairman of Lloyd's; and later still his fellow members made a final amende by conferring on him the rare award of the Lloyd's Gold Medal.

13. New Policies

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Apart altogether from the significant growth in its marine insurance interests between the wars, the company had increasingly been attracted by the almost unlimited range of non-marine risks which opened out to brokers and underwriters in the early years of the century. Before the First World War Hargreaves, Stevinson and the other insurance company directors (with Horace Tonge's assistance as manager) had widened this side of the business; and, as we saw, the company had profited from the increase of its catastrophe and other American reinsurance business, which followed the San Francisco fire.

It is clear now that this pre-war entry into the non-marine business was timely in view of the manifold problems which confronted the company when the war ended. Because of the wartime loss of its chief ships the Red Cross Line was faced with an uncertain future on the American seaboard. As the large fleet operating so long from London, Liverpool and the Bristol Channel ports had also dwindled, it was equally clear that compensating gains would have to be found in commerce at large, in the gradual rebuilding of the oil-tanker and cargo-carrying fleet, and above all in the insurance market where Bowring's quickly found in a broker named Crawley an engaging if at first sight unlikely reinforcement.

That Crawley should have been an insurance broker at all appears surprising. He was preternaturally absent-minded, which made it seem unlikely that clients would rest their confidence in a man who was often seen to dash out of his office, only to return a little later with a plaintive request for someone to find the umbrella already dangling from his arm. They might also have been a little shaken, as he himself was, to be told that he once set

off with a large wreath to represent his family at a funeral, got himself immersed in several antique shops on the way and returned a few hours later with the wreath still perched on top of his car. At a last glance they might even have wondered if a product of the old and leisurely county life of Hertfordshire was really fitted for Gracechurch Street where his office lay. If so, their worries were needless. Ernest Crawley had so many friends and business contacts that he proved a valuable ally when his own firm was merged with C. T. Bowring and Company (Insurance) Ltd, soon after the war.

Looking back now it is still possible, more than 30 years after his death in 1931, to feel something of the human and delightful flavour he brought to the business. Educated at Harrow and Cambridge, he played for both at various games and was several times Amateur Real Tennis Champion in the early '80s. It was not, however, until he reached the age of 33 about the turn of the century that he made up his mind to find some kind of work, and duly set up a small insurance broking firm. Four years later he became an underwriting member of Lloyd's and joined his close friend Cuthbert Heath who had lately formed the first non-marine syndicate in Lloyd's history. Later still he brought to Bowring's own syndicates the same sunny sense of humour and an old-world charm which made itself felt both in his perfect manners and his impressive daily appearance at the office in a silk-braided morning coat, cravat and top hat.

By all such tokens he could have been dismissed as an idle country gentleman or a busy man about town. In fact he had a talent for getting insurance business, and his firm—first known as Crawley, Bluett, and later as Crawley, Dixon and Bluett—was successful; which was one of many excellent reasons why the Bowring directors in their new zest for non-marine insurance were keen to bring him into their orbit. For by 1918–1919 two major needs had emerged. Firstly, it was imperative to get more non-marine business; and as a corollary to this it seemed desirable that the company should set up a non-marine syndicate at Lloyd's.

The first aim was partly achieved when it was agreed in 1918

to amalgamate Crawley, Dixon and Company (as the firm had become) with Bowring's own insurance company. By 1919 the new company of Crawley, Dixon and Bowring Ltd was in full operation, with Bowring representatives on the Crawley board. The second aim was achieved in 1921. For some years Bowring's had managed two marine underwriting syndicates—one established in 1901 and the other in 1912—and both of these wrote a small amount of business known as 'incidental non-marine' which included such matters as small risks on docks or on ships laid up for repair. Through the years risks had also been written on various commodities unconnected with shipping. But the new syndicate, which was joined by Bowring's third marine syndicate in 1921, a fourth the following year and a fifth in 1927, was the company's first full non-marine syndicate in the modern sense.

To return to the first of the company's post-war aims, the harmonious Bowring-Crawley merger was the start of a sequence of events both in London and in New York, which quickly became interlinked by a curious mixture of coincidence and design, and all of which were to prove of the utmost importance to the company's future. But here again, to give the story proper warranty, we must rely on Mr Harvey Bowring:

'With the cessation of hostilities, and the return of the survivors of those who had been absent on war service, a complete reorganisation was necessary to bring our affairs up to date. Without such mechanical aids it would have been impossible to surmount a crisis that arose in 1919. For generations before the war the £ sterling had been the staple currency of the world and all insurance policies issued to our American clients had been issued in sterling, at the fixed rate of exchange of \$4.86 to the £. Now the exchange value of sterling had depreciated to such an extent that our American friends advised us that, unless some method could be devised of delivering policies issued in American currency, little business would develop. In September of that year one of the major United States fleet insurances came up for renewal and the owners declined to accept sterling policies;

something had to be done and our firm therefore drew up a scheme based on a monthly settlement to bring about the desired effect. Although considered revolutionary, the method suggested by us was accepted by all the London companies and Lloyd's underwriters, who fully realised that times had changed and that it was necessary to move with them if London was to continue as the central marine insurance market.

'Besides the necessary mechanical aids which made this arrangement workable, we were indeed fortunate to have Mr Leonard Bawtree as our Chief Accountant. Unlike many of his ilk, he was always receptive to new ideas, however revolutionary, and he found no difficulty in organising his department to carry out the additional responsibilities entailed by the scheme. We therefore had the satisfaction of being the promoters of a scheme which resulted in policies for American assureds, issued in London, being expressed in United States currency. In the meantime the company had benefited from a big increase in the business it did in the USA, particularly in the field of reinsurance.'

'This', says our authority, 'was mainly due to the activities of Guy Carpenter, Manager of the Cotton Insurance Association, who had now set up as an independent reinsurance broker. Carpenter had been successful in interesting several of the American fire insurance companies in a form of reinsurance popularly known as the Carpenter Plan; this plan was suggested to him by the experience he had gained when dealing with the Cotton Insurance Association's reinsurances, which had been placed in London for many years. During those years the rate charged by the underwriters had fluctuated considerably, due to damage caused by disastrous fires and floods which had occurred at intervals in the Mississippi Valley. As a result, each year on renewal hard bargaining took place as to the correct rate, according to whether the previous policy had been over-profitable, or a losing proposition to underwriters. In 1916 Carpenter, realising that over a period of years underwriters should expect to make a reasonable profit, evolved a new method of rating by which the annual premium would be automatically arrived at by a formula based on the ratio of losses to premium income over a period of time. Our negotiations with underwriters were successful in arranging a reinsurance contract on such a formula, and ever since then the reinsurance of the Cotton Insurance Association has been rated on this basis—we hope with mutually satisfactory results to both parties.' It need only be added to this that Guy Carpenter also played a significant part in increasing Bowring's American business apart altogether from his contribution to the science of insurance as a whole.

Returning to the early post-war years when the company's American non-marine insurance business was developing fast, it was felt by 1921 that the dual control exercised in different buildings by C. T. Bowring and Company (Insurance) Limited and Crawley, Dixon and Bowring was a clumsy arrangement. Fortunately Bowring's move towards the end of that year from Winchester House, Old Broad Street to more spacious quarters at 52 Leadenhall Street, encouraged the head of the business, Sir Frederick Bowring, and his colleagues to make an offer in 1922 for the whole of the Crawley, Dixon shareholding in Crawley, Dixon and Bowring. The offer was accepted; the staffs of the two companies came under the same roof; and with the merger thus made absolute Ernest Crawley became Vice-Chairman of C. T. Bowring and Company (Insurance) Limited, and several of his co-directors-J. P. T. Evans, Clive Uzielli and Theo Uzielli-were elected to the Bowring Board.1

That the 1922 merger was opportune seems clear from market conditions at the time. The company's new drive for non-marine accounts in the United States and the development of civil aviation with its boundless insurance possibilities required concerted effort, the more especially as the company as a whole in 1920–1921 had shown in its trading, as distinct from its insurance interests, considerable deficits on both sides of the Atlantic, and marine insurance had also entered a phase of marked uncertainty.

¹ Thirty years later his name was still perpetuated in the business through a nephew who joined the firm in 1925.

When the war ended, the Government War Risks office ceased to operate, and the high rates applicable to marine war risks began to fall. But 1919–1920 was a boom period. Shipping was decontrolled, tonnage values were high, and all over the world there was a rising demand for consumer goods. Naturally, therefore, underwriters benefited till ships began to be laid up in 1921, by which time currencies had depreciated, trade was shrinking, the British economy was shaken by long and disturbing industrial strikes, and insurance rates continued their downward slide to unprofitable levels. Another problem which affected the Bowring marine insurance brokers and underwriters was a growth in theft and pilfering, and the deliberate scuttling of ships by certain foreign shipowners.

'The war appears to have bred a moral laxity among the men engaged in it, and there has grown up an indifference to the rights of property,' said the Shipping World (12 January

1921).

Where it is located in particular has not yet been discovered, whether it is that goods in transmission disappear on the railways, from the warehouses, from the docks, or from on board ship, or from all of these, is inscrutable, but when goods are despatched from a trader to his customer their safe arrival is very problematical. In every country it is the same. Here perhaps the risk is less than in other countries. French underwriters in 1919 refused to insure against the risk of pilferage in ordinary marine policies, and drew up a tariff of insurance against such risk. The rate differed for various countries, and the British Isles were as low as 2s per cent, while goods shipped to the interior of Central and South America by the Pacific Coast could only be insured against pilferage at 80s per cent. Lloyd's underwriters adopted a similar scheme, with the proviso that only 75 per cent of the value of the goods stolen could be recovered under the policy. By this measure it was thought that extra care would be exercised by shippers in packing their merchandise, and that the liability would not be altogether cast on the underwriter. But the evil still prevails, and has grown to such dimensions that it is a serious menace to the commerce of the world.

Within a year of these remarks, marine underwriting was in fact so far from flourishing that a great many companies, several of whom were wartime newcomers with a highly developed gambling sense and a disregard for the sound tradition of finance which Lloyd's underwriters had built up, deserted the market, some going bankrupt and others cutting their losses. Yet although this made the market more workable, it did not seem for a time as if there was enough business to go round among the solid underwriters who were left; and in their dying moments many of the disappearing underwriters indulged in the wildest undercutting. In retrospect there could hardly have been a worse moment to launch a new marine underwriting syndicate. Yet in 1922 the company set up what was known as the FCB syndicate the initials are those of Sir Frederick Bowring-with Mr E. Bowring Toms as underwriter. At first this syndicate's business was in the proportion of 75 per cent cargo and 25 per cent hull, and the underwriter wrote almost every kind of risk from humdrum textiles to shipments of wine from France, Germany, Spain and other great wine-growing countries. This business, it should be added, was profitable; but in the marine market at large there was little respite during the next few years, and by 1925, with shipping still in a state of decline, marine insurance, always a sensitive mirror of the state of the shipping industry, was itself in the doldrums.

In 1929 the market was again adversely affected by the great world depression which bedevilled every form of commerce for several years to come, not least in the critical year of 1931 when the Government went off the gold standard, and once again the company faced a new and serious challenge. As the marine insurance expert of the *Shipping World* pointed out:

The suspension by Great Britain of the gold standard has created a special problem for everyone engaged, or interested in foreign trade, and for marine underwriters it presents difficulties which have no parallel in other branches of commerce.

In respect of their foreign business, the journal went on, the depreciation of the pound in terms of foreign currencies imposes upon underwriters the necessity of immediately formulating and adopting a basis of settlement which will protect them as far as possible against loss by exchange fluctuations, either in premium or claims payments.

As underwriters looked at this new situation it appeared simple enough where foreign business had been transacted in the currency of the insuring country; but where the policies were based on sterling there was an immediate and substantial demand for their conversion into the appropriate foreign currency. By good fortune, and also because of international trust in Lloyd's, many foreigners who had faith in the £ retained their sterling insurances and contented themselves by increasing their value to cover the £'s depreciation. The chief danger in the situation was that claims falling on London would be very much more costly in terms of sterling, and to cover this contingency there was an agreement among the underwriters that all premiums from any one foreign country, should be paid into one of its banks, to remain there until required to meet any insurance claim due in that specific currency.

The trade depression meanwhile showed no signs of ending and indeed continued for several years with unexampled severity; which makes it not at all surprising that a number of amalgamations took place amongst the brokerage firms at Lloyd's. Yet in the final outcome, Lloyd's credit was so unshakable and its measures so praiseworthy that insurance business in London generally and certainly that of Bowring's, who started yet another marine underwriting syndicate in 1935, were quick to

expand.

During this period of uncertainty Bowring's marine insurance department was greatly helped by the swift growth of its oversea business, expecially in the USA and Japan. In both of these countries there was a demand for the insurance and, even more important, the reinsurance not only of hulls and cargoes but of many non-marine covers and contracts as well. At home, as we shall see, there was also a useful influx of business at a very bad time during the great depression in the late '20s and early '30s.

But perhaps the chief reason why Bowring's suffered comparatively few setbacks during these critical years was simply the fact that they were far less dependent on the insurance of hulls at home than some other companies. This was partly because they took a smaller share of this part of the insurance market and partly because both the marine and non-marine branches were being stimulated overseas by Edward Stevinson's annual visits to the United States from 1920 onwards, and by a sharp rise in the amount of business done in Japan and certain other countries.

In the immediate post-war years there was also a new emphasis on non-marine insurance though this and its marine counterpart were sometimes interwoven. But in spite of the difficulties of the time the company managed to devise new forms of contract such as Cargo Excess Loss Reinsurance which took root and flourished. This deserves a word or two of explanation. Reinsurance is the practice whereby an insurance company spreads the risks it has shouldered by reinsuring part of its business with another company or companies. In an Excess Loss cover—which replaced the earlier onerous Excess Line reinsurance and the Quota Share reinsurance treaty the reinsured company agrees to pay all claims up to a maximum amount, while the reinsurers undertake to meet all claims in excess of this amount up to an agreed limit. If a claim should exceed that limit then the amount in excess would become the liability of the reinsured company. For example, if the company's maximum liability for a ship's voyage was £30,000 and the amount of loss at the end of the voyage £40,000, then the reassured company would pay £30,000 and the reinsurers £10,000; which brings us back to Bowring's first use of the excess loss method in 1922, when the firm placed a marine excess loss policy for an American insurance company. By spring of 1923—fateful year of the Yokohama earthquake—two other American companies had also changed over to the new type of treaty. But the earthquake, one of the most appalling on record, hit one of these two companies badly as it did many others. It also raised a crop of problems for all insurance companies, judging by a contemporary

account which after stressing that earthquake losses were usually excluded from what it called the 'ordinary policy', and there was no legal obligation on the insurance companies to meet them, went on to say:

But in view of the vastness of the catastrophe there was much popular discontent, and to deal with the situation in a sympathetic manner the Japanese insurance companies with the aid of the Government agreed to make ex gratia payments up to 10 per cent of the amounts insured. The foreign companies doing business in Japan, on their part, decided to return one year's gross premiums ex gratia. The next stage was a request from the Japanese companies who had reinsured their risks with British and foreign companies that they might receive similar treatment as individual clients of these companies. At a recent meeting of representatives of British insurance companies it was decided that in all cases where a Japanese company had made a payment to its policy-holders and obtained a quittance the reinsurers should return the reinsurance premium. The prompt and ready way in which the request of the Japanese companies had been responded to should be conducive to the smooth working of reinsurance business in the future.1

And so it proved. But the earthquake none the less had a profound effect on the market, and for a time underwriters were a little chary. Bowring's for their part went ahead and entrenched themselves further in the Japanese reinsurance market though not without some difficulty as a company record shows.

'Soon after the very severe Japanese earthquake in 1923,' it reads, 'we were asked to insure £200,000 on a risk in Yokohama against earthquake, at a rate of 1%. Unfortunately the cable was deciphered as Yen 200,000 rather than £200,000. The exchange rate at that time was Yen 10 to £1. We placed Yen 200,000, equivalent to £20,000, at a rate of 1%. We duly sent our cover note to Japan but, as in those days this went by steamer, well over a month elapsed before we received a cable asking us to amend our cover note to read £200,000 instead of Yen 200,000.'

¹ The Shipping World, 8 October 1924.

'Naturally this error, when it came to the notice of our insurance company's Chairman, Walter Hargreaves, caused reverberation throughout the office from the most junior broker upwards. The placing of the shortage of £180,000 (a very large sum in those days) presented an extremely difficult task due to the fact that the market had been very heavily interested on earthquake risks in Yokohama and because the market rate had increased from 1% to 3% in the interim.'

Among the other developments which cushioned Bowring's against some of the shipping adversities in the '20s and early '30s one is noteworthy. At the same time as it introduced its Excess of Loss treaty arrangements the company created a market in London to give Protection and Indemnity Insurance to American Pacific Coast shipowners many of whom, at the time, did not carry insurance of the kind. Loss of life and injury claims of seamen on the other hand were becoming more and more onerous. So the company lined up a small market consisting of several insurance companies and later an underwriting syndicate at Lloyd's to provide these Pacific Coast shipowners with insurance similar to that enjoyed by British shipowners from their own Mutual Protection and Indemnity Clubs, a remarkable and long-standing association as we shall see. This was at first successful. Most of the Pacific Coast shipowners, particularly those in the lumber trade, took out policies with Bowring's through the intermediary of a well-known American broker, and for the first few years this business flourished. But gradually certain inherent disadvantages emerged. It required, for example, a man on the spot to investigate and perhaps make rapid settlement of claims to prevent malingering, and also to combat claim touting by lawyers of doubtful repute. Furthermore, ordinary marine underwriters found it difficult to implement awards in the American courts, which involved weekly payments to dependents. So the business dwindled. But even as the door of this particular market closed another was quickly opened when a complex arrangement was made with the British Shipowners' Mutual Protection and Indemnity Clubs, some of whom agreed to

accept American ships on terms rather different from those which applied to their own. As much of this business was done through C. T. Bowring and Company (Insurance) Ltd, we must turn aside for a brief glance at what is a quite unique insurance structure.

In the early years of the 18th century, clubs known as Mutual Hull Underwriting Associations were formed by shipowners in different parts of England to write hull risks for themselves on a non-profit-making basis. Some of these seem to have been very jolly affairs judging by a record of how the Equitable Association arranged its annual business meeting and dinner. By custom the meeting was held in an ante-room at the Albion Assembly Rooms, North Shields. But, says the record, in cases where these meetings were prolonged, the roast beef was sent through the ante-room on its way to the dining room, as it was found that this had a wonderful effect in securing prompt unanimity.

As time went on, shipowners discovered that by maintaining mutual insurance companies they could cover themselves against liabilities not normally covered by hull policies: hence the transformation of the old mutual associations into the more ambitious Protection and Indemnity Clubs we know today. The West of England Protection and Indemnity Association Ltd, for example, of which Sir John Bowring Wimble was a director, came into being under a different name in 1855 at Topsham in Devon, and has the Bowring Steamship Company's vessels entered in its books.¹

Today the Protection and Indemnity Clubs cover an enormous number of ships. To give but one example, the West of England Association alone has a membership representing 15,000,000 tons of shipping, and the United Kingdom Club is bigger still. But broadly speaking all ships of any consequence, certainly those flying the red ensign, are entered in one P and I Association or another for insurance cover additional to the normal marine policies which Bowring's and other companies arrange. There

¹ In 1962 a member of the Bowring parent company Board was a director of this Association which has its headquarters in London.

are various reasons for the growth of this imposing structure. For one thing it is not a profit-making enterprise but a grouping of shipowners for their mutual protection, with each contributing to his club in relation to his tonnage and the liabilities involved, and also, if there is a deficiency at the end of the year, meeting any call on members to make it up, again in proportion to his entered tonnage.

The chief merit of this system is of course that it not only gives the shipowner protection over a wide field of liabilities not traditionally covered by normal hull policies, but does so at rates established by the shipowners' own representatives. They might cover, for instance, faulty stowage in one of the owner's vessels, damage done to docks and quays, liability for life and injury, claims from crews or passengers, collision, smuggling by sailors of anything from drugs to gold for which a ship can be heavily fined, and even fights between crew members. The benefit to British shipowners of such far-reaching cover is plain to see. But in the 20th century the P and I clubs have attracted a great deal of foreign business. To give a single instance, the West of England club with which Bowring's have been associated for many years has a very large proportion of foreign tonnage entered, and this may well increase in the future.

Having digressed this far we must now return to another stroke of good fortune which came the way of the marine insurance department in 1930, at a time when the great depression was deepening fast. This was due to Commander Hawkridge of the Hull Steam Trawler Mutual Insurance Association. A man of unusual resource, Commander Hawkridge accepted the company's suggestion to arrange his Association's reinsurance protection on an Excess of Aggregate Losses basis, and soon similar reinsurances were also arranged for the Grimsby and Lincolnshire mutual associations.

During his dealings with London underwriters Commander Hawkridge was a popular figure, long remembered for one particular deed of derring-do. The trawler *Matabele* had gone ashore on the Scottish coast and was being abandoned as a total loss when Commander Hawkridge arrived on the scene and refused to agree that the ship could not be salvaged. Taking the operation into his own hands he eventually brought the vessel into port under her own steam from a boiler filled with sea water. The underwriters concerned were naturally delighted. They not only presented him with a gold cigarette case to commemorate his exploit, but wove it into a legendary phrase which they invariably used when a salvage operation was in prospect: 'Send Commander Hawkridge with a penknife and a piece of string.'

Encouraging though this trawler business was, it could hardly compare with the reinsurance arrangements which continued to be made with American and Japanese companies. We saw earlier how the American business took shape in the late 19th century, and developed soundly in the early years of the 20th. In the later '20s and '30s the American companies seem to have been further impressed by the attentiveness and energy of the company's leading executives and the enthusiasm of its younger members. And so the business grew till by the Second World War the company's brokers were reinsuring almost all the main American marine accounts either directly in the case of oldestablished contacts or through highly valued intermediaries among the American reinsurance brokers. They were also insuring many hulls direct as they had done for many years.

Though Bowring's have not done business with the leading insurance companies of Japan quite so long as those of America the Japanese association goes back to the early years of this century. Then Sir Thomas Bowring, who had been on terms of friendship with Mr N. M. Townsend of the Hong Kong and Shanghai Banking Corporation's London office, took Townsend's son, Sidney, into his own office, where he showed such promise that in 1906 he was sent out to Japan to discuss with the Kobe Insurance Company how best to arrange their reinsurance treaties in London. For Townsend, first Bowring emissary to a Japanese concern, this meant a long journey—first by ship from Harwich to Holland and then for weeks by train across Holland,

Northern Germany, Poland, Russia, Mongolia to Vladivostock, and finally by sea again to the port of Kobe and the city of Osaka. Though this first visit was evidently exploratory it was encouraging enough to justify a second journey two years later; and this time Townsend came back with a hard-and-fast request to place the Kobe company's extensive cargo and hull reinsurance treaties in the London market. More business followed, for the Nippon Fire and Marine Insurance Company also entered into a similar and sure-based relationship with Bowring's which flourishes today though interrupted in the '30s by the tensions in the Far East before the Second World War, and by the war itself.

In the '20s there were no such interruptions. After the First War, during which Townsend had been killed in France, it was thought advisable to send the indefatigable Stevinson out to Japan to resurvey the Bowring-Kobe arrangements. Further business followed this visit, for the Kobe company soon invited Bowring's to place fire reinsurance treaties for them in London, which meant another visit to Japan by one of the firm's representatives. Unhappily the progress of the '20s was not continued in the '30s, owing to the Japanese army's operations in China and the steady growth of the Japanese Government's restrictions on payments in foreign currency. So by the beginning of World War II the Japanese business had reached its nadir.

H

While the marine insurance side of the business was being developed in these various ways between the wars, both the company and the underwriting members concerned were profiting from the non-marine syndicate set up at Lloyd's in 1921. At first its way was hard, but on 1 March 1923 it got fresh stimulus when a resourceful new underwriter arrived from another firm. This was Mr (later Sir) Matthew Watt Drysdale, who later became six times Chairman of Lloyd's, a holder of Lloyd's Gold Medal (a signal honour) and a valued director of

C. T. Bowring and Company until his death in the summer of 1962.¹

Sir Matthew was a great acquisition. Outstandingly popular in the Room at Lloyd's he had a substantial following in the market. 'All the brokers liked him', says a member of the firm who served at the time in the Bowring non-marine underwriting box. 'He always tried to be constructive with regard to risks. Instead of trying to find reasons for turning them down, he would try to find a reason for writing the business. So when he started off in 1923 in the old Room at Lloyd's in the Royal Exchange it was quite an event. I can remember clearly the queues of brokers that surrounded our box, all wanting to see Drysdale and get a risk placed with him.'

But of course underwriters need brokers, and brokers must have a perpetual hunger for business if both themselves and the underwriters are to prosper. It was therefore all the more fortunate by this time that the Crawley merger had brought substantial new broking accounts at home and that the overseas business was developing fast; for by this time the rapid development of non-marine insurance was beginning to create an almost bewildering variety of risks hardly contemplated a quarter of a century before. Some which came the company's way were most unusual.

Not long after Sir Matthew Drysdale's appointment, a Presidential election was due in the United States, and rumours spread that Henry Ford might be nominated. This seemed unlikely, but the office none the less received an inquiry from someone anxious to take out a \$30,000 policy against the risk of Henry Ford being elected. Though certain eyebrows rose at this,

¹ Professional insurance readers may like to know of further changes in the company's representation at Lloyd's, which followed Matthew Drysdale's appointment. The 1921 syndicate—No 720, which had A. J. Norman as underwriter and Ernest Crawley as its leading name—carried on until the end of 1923, with Matthew Drysdale writing a parallel non-marine syndicate under the name of W. E. Hargreaves No 820. On Norman's resignation his syndicate was renumbered 910, and Matthew Drysdale wrote for this one as well as his own. Finally, on 1 January 1926 the two were amalgamated as W. E. Hargreaves No 360; and this it still is, as Harvey Bowring and others.

one of the younger brokers who had lived in the United States for a time was entrusted with the slip, and duly went along to an underwriter at Lloyd's whom he knew to be 'a great character and a very able man'. 'I put the slip down and he passed it back as an indication of refusal', said the broker later. 'I then said, as I had said to Mr Stevinson, 'I think that is one of the best risks you will see in the next few years, because it's really quite clear that Henry Ford hasn't got any more hope of being elected President than you or I have.' He looked a little surprised at this—after all Henry Ford was a great figure in the United States—and then asked me a number of questions very much to the point. Finally he wrote down 6% as the rate and \$10,000. So I was home, with only \$20,000 left to do.'

A second story concerns two giraffes. These animals had been bought by an American zoo, and it was decided to insure them against the hazards of the long journey from Africa to their new home. But this, as everyone agreed, was a tall order. Giraffes are vegetarians and landlubbers; and quite apart from the problems of diet and seasickness there was no telling what awkward predicaments might lie ahead as they made their way to the coast and clambered aboard ship. As few underwriters felt any confidence in the behaviour of the giraffes, one after another declined the risk. Then Mr Harvey Bowring, as a private venture, elected to insure them by entering the transaction in a special 'Office Account'.

After this, reports about the progress of the giraffes were constantly sought by his colleagues, and both delight and surprise greeted the news that the animals had reached their American port of entry unscathed. But though it seemed as if the major hazards had been overcome, and that yet another unusual insurance risk was receding into the company's files as part of the orthodox pattern of satisfied clients, complacent brokers and relieved underwriters, the outcome was very different.

The last part of the journey—from port to zoo—was accomplished by rail; and one can only guess at the unnatural postures imposed on the unfortunate animals in their freight car. Patient

though they had been till now, they suddenly became restless; and one giraffe, anxious maybe to compare the American vegetation with the thorn trees of Africa, pushed its head out of the window at the very moment when the train was about to enter a tunnel. There can be few more poignant examples of what may happen to those who stick their neck out just a little too far.

If the adventure of the giraffes sounds like a rather tall story, though it does have the merit of truth, there is a more recent insurance policy, where length rather than height is the crucial dimension. Measuring ten inches from tip to tip when extended horizontally, the moustache of the celebrated comedian J. K. O'Neill Edwards, DFC, LLD, MA-better known as 'Professor' Jimmy Edwards—has been insured for £5,000.

The policy for this is a normal and straightforward business arrangement. For an agreed premium C. T. Bowring and Company (Insurance) Ltd have arranged for the moustache to be covered against all risks of accidental damage. On the other hand, should Mr Edwards find that this luxuriant adornment is damaged by illness or disease rather than by accident, he will have no claim on the company. Wear and tear are also excluded by the underwriters. Nor is any claim payable if the 'Professor's' moustache is assailed by moth or vermin. The policy thoughtfully provides also that the accidental loss of five or more inches of the moustache, at either end or indeed anywhere along its length, will bring the policy-holder £5,000 by way of compensation, and that a reduction of between 20% and 49% in length will bring him £2,500.

All this of course should be considered as a perfectly serious insurance risk. The 'Professor's' famous moustache after all is a tool of his trade so familiar to the public that he might suffer pecuniary loss without it. He therefore sagaciously insures it just as pianists insure their hands, dancers their legs and singers their voices.

Having thus deserted our chronology by a year or two we must now return to the late '20s-a period at 52 Leadenhall Street of marked energy and innovation in the non-marine insurance field. In particular the years 1928 and 1929 were notable for the great influx of American business and for several far-reaching changes in the company's structure. The first of these was the reorganisation of the Eclipse syndicate formed to undertake motor insurance. This occurred in 1928 when a new and able underwriter was appointed. Since then this syndicate, which was attached to the company's non-marine underwriting syndicate at Lloyd's, has grown throughout the years so steadily that today it is believed to be one of the largest Lloyd's syndicates underwriting motor business.

The other notable event of the time occurred when three prominent members of a rival company resigned over a matter of principle, as they saw it, and offered their services to Bowring's. In the outcome this meant further American accounts, since two of these gentlemen had been personally handling the London business of a large and important firm of Philadelphia reinsurance brokers, and the firm in question was anxious that they should continue to do so. By this time, too, a number of able younger men had been recruited of whom some later became members not only of the insurance company board but directors of the parent company as well. Such responsibilities can be made to sound solemn and even portentous, but as one of them has said the young men in question were often given sufficient excitements to keep them on their toes.

Many examples of the new and lively atmosphere pervading the office could be quoted, but one perhaps might speak for the rest. It is the story of a race against time with a great deal at stake, and it starts in Leadenhall Street on a Saturday morning. Nowadays the London insurance market is no longer open for business on this day, but between the two world wars insurance offices and Lloyd's underwriters maintained a staff of about one-third of their normal personnel on Saturday mornings. It was therefore possible, although at times difficult, to negotiate insurance contracts of importance, and in common with other brokers Bowring's had a rota by which each member of the staff, other than the most senior directors, came to the office approximately one Saturday in every three.

'One Saturday morning in May 1929', writes a present-day director, 'it was my turn to be on duty. Shortly after I arrived at the office my attention was drawn to a cable from one of our largest and most influential marine clients in New York. It was quite obvious that the cable was of very great importance and required a decision at the highest level. But as it turned out, the Chairman of the insurance company, Walter Hargreaves, was salmon fishing on the river Naver in Scotland, and as this was the only holiday he ever took during the year it was one to which he always looked forward. The lodge where he stayed by the way had belonged to the Duke of Sutherland and was rented to a business friend of Sir Walter's. It was situated near Bettyhill in the northernmost part of the Scottish mainland, but unfortunately had no telephone.

'Having realised the cable's importance I immediately telephoned its contents to Mr Stevinson, and he in turn was insistent that Hargreaves' views on the cable should be obtained at the earliest possible moment so that the office might be able to send a cabled reply to New York on Monday morning. The discussion on this point did not take long because Mr Stevinson almost immediately said that the only thing for it was for me to motor up to Sir Walter's fishing lodge. He also said it would be comparatively easy for me to start early on Sunday morning and get to Sir Walter's house if not that same night certainly very early on Monday morning. As Bettyhill was some 620 miles away this seemed to me to be a fairly formidable task, but Mr Stevinson rarely looked at difficulties. He added that he felt sure his son Jim would be quite happy to accompany me and share the driving. This agreed, we set out at 6 am on the Sunday morning in a new Daimler coupé which belonged to my mother. It was of course obvious that we would have to drive as much as possible with our foot on the floorboards and we started out, as indeed we finished, in this manner. Our first stop—for a hasty breakfast was at Stamford on the Great North Road, and we then drove without stopping and at a really high average speed to Newcastle where we had an equally quick lunch. If memory serves me aright

we passed through Edinburgh at what should have been teatime but decided to skip that meal and go straight on to Inverness which we reached as the clocks were striking eleven.

'By this time we were both tiring although we had shared the driving. But we went on through Inverness, still maintaining a high average speed, until we came to Dingwall, where after a near accident we felt it was high time we stopped for a few hour's rest in a local hotel.

'Next morning we were up very early and after a good but long drive reached Sir Walter's lodge about 11 o'clock, only to be told that he was out fishing. However, we found him on the river bank, and there and then discussed the problem. Having got his answer, we returned to the car and started our trip home. From the first town with a telephone I gave Mr Stevinson Sir Walter's views with which, as I remember it, he was in complete accord. A cable was therefore sent to our friends in New York, the whole matter was satisfactorily resolved, and still more business flowed in our direction as a result.'

At the height of this new influx of American business—of which the New York cable, which led to the wild chase over the Grampians, was symptomatic—the company had been taking a fresh look at its domestic business. Indeed, for some time before the dash to Bettyhill the directors had been planning an entirely new insurance company inside the office, whose primary function would be to write a marine and non-marine underwriting account, starting from scratch. In short they wanted an outlet into the insurance market other than through Lloyd's.

In one sense, the name they chose for the new company—it was incorporated in 1929 as the English and American Insurance Company—soon gave rise to misunderstanding. It was chosen, apparently, to perpetuate the name of Bowring's English and American Shipping Company which had suffered so many casualties during the 1914 War, but as it turned out many potential clients were puzzled by the name. Some asked how much of the capital was American; how many directors were American citizens; and whether these dictated or played any part in

dictating the company's policy. The answer was simple. There were neither American directors nor American holdings; and in fact the shareholders were mainly C. T. Bowring and Company, as the parent company, and its chief subsidiary C. T. Bowring and Company (Insurance) Ltd. A number of shares were also offered to directors and to various senior members of the staff. Otherwise there were no outside shareholders, except a number of retired executives.

The new company started off with a tiny staff, but it grew rapidly. This was due partly to the fact that it concentrated on the fast-growing non-marine insurance side of the business, and as its seniors at Leadenhall Street had done, it soon got into the American market, the Indian market and into Germany as well. It is also significant that until shortly after the 1939 War all the business which the new company wrote was done through Bowring brokers. Later, when it sought new marine and general business and began to write such risks as fire and accident and burglary, English and American opened its doors to all Lloyd's brokers.

Today the English and American Insurance Company, which has a world-wide account, writes for Lloyd's brokers in exactly the same way as an underwriting syndicate at Lloyd's. But its operations exclude life and financial guarantee risks. Motor-car risks are also excluded except in Newfoundland and Jamaica where the company has small agencies which must write motor risks, because in both places it is difficult to keep these risks separate from the rest of their business. However, since the company's aim is to write anything that Lloyd's underwriters can, its underwriters are not allowed to dabble in any business forbidden to Lloyd's. Like every other non-tariff company, it also has its ups and downs. In 1960, for instance, to quote a very expensive 'down', it had to meet heavy claims arising from the American hurricane 'Donna' in yet another demonstration of the variable and always fascinating if sometimes frustrating nature of the business.

Still moving on under the impetus of the rigorous new energy

developed after the war, Bowring's decided in the early '30s to invade a market which somehow (and strangely) it had neglected. For many years, not only in Liverpool itself but in other parts of Lancashire, fire insurance on cotton in warehouses had been mainly placed with tariff companies, meaning those with standardised rates and policy as opposed to non-tariff insurers like the English and American company, which operate independently. It occurred to the London office of C. T. Bowring and Company that perhaps the Liverpool cotton firms might be persuaded to spread their insurances by placing part of their fire risks through Lloyd's at non-tariff rates and thus make a saving in premium. After a fair start, this business dwindled later when the Liverpool Cotton Exchange was closed. But by that time the company's insurance department at Liverpool was increasing its non-marine business by placing private motor and householder's comprehensive insurance covers through C. T. Bowring and Co. (Insurance) Ltd in London.

Of all the new forms of insurance business which poured in during this busy period the entertainment industry provided the most colourful. At the time its financial importance was inevitably less than it became later when the company arranged insurances totalling millions of pounds for such films as *The Bridge on the River Kwai* and *The Guns of Navarone*. But at least a start had been made.

At home this new business quickly became important not merely to Bowring's but to a number of British film companies whose ideas for making outstanding films were as far-reaching as their financial backing was small. As a further complication, the money spent on producing such films could only be recovered if they were successful; and in the early '30s the banks, though prepared to advance the necessary funds, would only do so if unimpeachable security could be provided.

At this point the company devised an ingenious scheme whereby arrangements could be made for a bank to advance monies to a film producer only after authorisation by Bowring's. As security, Bowring's, in the words of a company record, were

'to issue a policy of insurance to the Bank underwritten by various insurers guaranteeing the return of the loans with interest at the due dates unconditionally. The due dates were either a stated period from the general release of the film or a fixed date allowing for the film to be produced and distributed. One of the usual conditions was that the producer had to give written authority to the distributor to pay all monies received from the film's distribution direct into a blocked account at the Bank concerned.'

According to the record, the first loan on these terms was made by Lloyd's Bank, Lombard Street to London Film Productions Ltd, whose guiding light was the famous Alexander Korda and whose celebrated films included Sanders of the River, The Ghost goes West, Elephant Boy and Knight without Armour. As one would expect, news of these arrangements spread, and other companies asked for similar facilities. But soon, since not all producers were as successful as Korda, the rules arranged between Bowring's and the banks became more stringent. It was arranged, for instance, that authorisation to a bank to advance moneys to a producer should only be given by Bowring's on receipt of an accountant's certificate that previous advances had been properly spent and that further sums were required—in instalments—to meet further expenditure. When other brokers duly entered this new form of business and arranged loans and guarantee policies on similar lines, they suffered losses as Bowring's had done on some of their own policies, and gradually this particular market closed down.

III

Despite all these and other forays in the domestic field, the company's most valuable connections in the '30s still lay on the other side of the Atlantic. But the Narrow Seas were not forgotten, and in 1934 the company went into Belgium.

There was in Antwerp, at the time, a gentleman named John Hunter of the firm of Kennedy Hunter and Company, who were established as steamship agents there. For some time Hunter had been pondering the chances of building up a substantial insurance business in partnership with some leading London company. He knew of course that before the 1914 war Antwerp had been one of the world's leading insurance markets; but somehow in the post-war period it had shrunk considerably, and the insurance companies operating there had consistently shown unsatisfactory underwriting results. Primarily this was due to the shifting of much of its old business to the London market. But one or two of Bowring's bright young men still saw no reason why an effort should not be made to galvanise the Antwerp market as John Hunter had suggested when he and Bowring's eventually came together. There was one in particular—he was destined to become one of Bowring's best-known brokers—who later gave an intriguing picture of their joint crusade.

'It was not an easy matter to persuade the companies to give Bowring's and Kennedy Hunter their underwriting agencies', he has explained. 'But in the end we persuaded some half dozen companies to entrust an underwriting agency to us jointly, and the firm of Hunter, Bowring was duly formed to act as their underwriting managing agents in 1934.

'Mr Hunter and I tramped the streets of Antwerp and Brussels with a telephone book calling upon any and everybody we thought might be able to give us business, but the result of those early efforts was practically nil, so we turned our attention to the Antwerp brokers. This also was a dampening experience, since at first the entire insurance market at Antwerp was very hostile to us. They felt that an efficient firm with world connections and long experience might put some of them out of business. However, after the first year or two the market found that the reverse was happening. They found that we had the know-how and the confidence to underwrite big contracts and that other companies often followed our "lead". The result was that many major contracts stayed in the Antwerp market, which was their legitimate home, whereas before the Bowring underwriter appeared, many of them went elsewhere.'

An important part of the story between the wars is the pioneering role the company played in the insurance of aircraft and their accompanying ancillary liabilities. For as it happened the advent of commercial air travel at the end of World War I had, for Bowring's, an effect similar to that of the coming of oil. When petroleum was discovered in America the firm took its place both among the earliest British importers of oil in barrel and among the pioneer owners of bulk oil-carrying vessels. In the embryo days of civil aviation Bowring's as insurers were again early in an equally promising field.

Soon after the Armistice there was a rush by several firms to profit from the wartime development of aviation by the Royal Flying Corps and Royal Air Force and initiate regular civil flights to the Continent. Clearly bright prospects lay ahead, and everyone knew the competition would be strenuous. But for the time being no one could forecast the future pattern of this novel form of transport, and the various competing companies went ahead, each with its own plans in the spring and summer of 1919, and each conscious of the pressure of time. In the end the race was won in August, when Britain's pioneer commercial air company—Aircraft Transport and Travel Limited—introduced the first regular daily passenger air service in the world—between Hounslow and Le Bourget. Next came Handley Page Transport Limited with the first daily service between London and Brussels, but when other firms entered the field it soon looked as if conditions might easily become chaotic if cut-throat rivalry developed among a large number of firms operating from comparatively small airfields. Apart from that, by 1921 some of the companies had already run into financial difficulties: which makes it all the more important to remember the debt which civil aviation owes to Sir Winston Churchill; for it was he who, as Secretary of State for Air in 1921, took the initiative in setting up a small body popularly known as the Cross Channel Committee, to examine the financial difficulties which threatened to put an

end to the existing air services. As a result of this committee's work, Handley Page, Daimler Hire and S. Instone and Company were given assistance to enable them to reopen the London-Paris services, and in the following year they were given a Government subsidy. It was also in 1921 that Sir Winston played a part in the decision to survey the desert route between Trans-Jordan and Iraq, as a result of which civilian mails were eventually carried across the desert by RAF aircraft. Thus steadily the cause of civil aviation moved forward. But the general position was unsatisfactory: which is why the Government stepped in, and more or less compelled the various companies to come together in April 1924 as Imperial Airways Limited.

In due course Imperial Airways was to become the British Overseas Airways Corporation (BOAC); and certainly at the time its formation was due to a most enlightened decision. As a note written later by a BOAC executive puts it eloquently:

Imperial Airways, as its name implied, had as one of its primary objects the seeking of new horizons far beyond Europe's western seaboard which, at that time, constituted the limit of British overseas air travel. Great plans were afoot and men of vision everywhere were showing a new faith in the future of air travel but, as in other walks of life, pioneering meant facing up to new and hitherto unknown hazards.

Along with the hazards came insurance. But already the importance of this protection to the new venture had been brought home to the pioneer air companies by the cost of insuring some of their early single-engined aircraft, which accounted for as much as 33% of the total operating costs—a proportion fully justified by the claims experience. Now things were different; for the single companies had employed different insurance brokers, and the companies had merged.

At this vital stage the advice and service of Bowring's was called for, and as the result of discussions between Mr Harvey Bowring and the Imperial Airways Board the firm drew up Imperial Airways' first fleet insurance policy at a time when the values set on aircraft were very different from those of today.

In the main, the fleet consisted of adapted Service aircraft and had a total value of less than £55,000. The highest valued aircraft, a W9, was insured for £13,550, compared with the top value of £2,200,000 set on a Boeing 707 in 1961.

It is not difficult to imagine the zest with which the office regarded the new enterprise. Already they had been roused to its importance by a young broker—later to be a director of the insurance company—who had joined the firm the year before after serving with the Royal Flying Corps and the Royal Air Force, and then for two years with the first Controller of British Aviation, General Sir Frederick Sykes. Such expertise was obviously going to be of value to the company. But perhaps the chief significance of his arrival lay in the fact that with him-in 1923—he brought the first aviation insurance accounts ever to be handled by the firm. The most important was that of the famous Clydeside firm of William Beardmore and Company, which had built a large number of aircraft and engines for the Royal Flying Corps and the Royal Air Force, and had been appointed to manage Britain's first Civilian Air Training School at Renfrew aerodrome. Beardmore's also went on to build the airships R100 and R34; and though most of the insurances were carried by the Government a number were arranged by Bowring's in various markets including the Liverpool and London and Globe, the Union of Canton, the White Cross and one or two adventurous underwriters at Lloyd's.

To return to 1924, until the introduction of Bowring's fleet insurance policy for Imperial Airways all civil aircraft were insured separately under a policy broadly similar to that used for motor-cars, and the business was underwritten by the Union of Canton and the White Cross Company. Imperial Airways aircraft, too, were handled in this way; but as their fleet expanded the need for some better form of fleet insurance became evident. A new form of insurance was therefore devised by Bowring's whereby claims were paid on an aggregate loss basis, and premiums on the basis of mileage flown. At the time this innovation was well adapted to the Imperial Airways' fleet

since it consisted of a large number of similarly-valued aircraft, and the rates for straight insurance (with no aggregate excess) were very high. But inevitably, as airlines grew, the aggregate excess method proved unsuitable though a number of American underwriters successfully used it for some very large American airlines with many individual units in their fleets. Since the Second World War the increased size, speed and reliability of aircraft has resulted in fleets of fewer but very much more valuable aircraft, making desirable a return to a more direct form of insurance with premium calculated on insured value.

The company meanwhile was involved in other changes. The White Cross company and the Union of Canton together formed the British Aviation Insurance Group to underwrite the business brought them by Bowring's and other brokers. Soon afterwards (1928) a similar new underwriting concern in New York, called the United States Aviation Insurance Group, also got friendly co-operation from Bowring's, whose business in America was growing faster than ever as indeed it was in other countries. Soon after its arrangements with Imperial Airways the company placed similar risks for the Dutch firm KLM, and a little later it agreed to insure Misr Airwork (now United Arab Airlines).1 Among the other accounts which followed was a substantial one in India: this was arranged through Govan Brothers and extended insurance protection to a large number of private owners and flying clubs and to Indian National Airways. Similar accounts followed in South Africa, while at home the following internal airlines came within the company's orbit: Northern Airlines whose route was Liverpool-Belfast; Highland Airways and Scottish Airways which were linked with Jersey Air Services; and Hillman Airways who helped to bring most of the others into a new and successful group called British Airways. Railway Air Services remained a separate entity until their operations ended with the nationalisation of the railways.

During this growth, the company had placed most of its air-

¹ Although the move had nothing to do with aviation insurance Bowring's also became a co-partner in the newly-formed Société Générale d'Assurance Misr with the Banque Misr and Assicurazioni Generali.

craft insurances with the British Aviation Group's underwriters. But in 1935, when it was felt that something should be done to create a competitive market for air insurance as a whole, the company enlisted the aid of several leading insurance companies to provide an alternative market. Thus it was that the Aviation and General Insurance Company came into existence with a number of Bowring's accounts as its earliest business, and among its early publicity a brochure which said encouragingly: 'Aviation Insurance is available today to anyone having an Aircraft to insure, and money with which to pay the premium, provided the Owner is a satisfactory risk from the point of view of moral hazard.'

The move was timely, for the vast air network of today was taking rapid shape in the late '20s and '30s. In 1926 Imperial Airways had started the first regular service to India. In 1931 came the first four-engine Hannibal-class aircraft, insured for £29,000 each, and the first experimental service to Cape Town, which after early difficulties led to regular services. Two years later came the first regular service to Singapore, to be followed the next year by the first regular service to Australia in co-operation with the Australian Company, Qantas Empire Airways. In 1936 a regular service was started to Hong Kong by way of Singapore. Then in 1937 came a new development when it was decided to operate the Egyptian, Indian and Australian routes entirely by Empire flying boats, 'bell bottoms' as they were known to Imperial Airways' pilots. Finally, in 1938, came a service from London to New Zealand in co-operation with the new company, Tasman Empire Airways Limited.

For Bowring's no less than for Imperial Airways, this growth was exciting as well as profitable, and the prospects seemed boundless. They had certainly taken on a rosy tinge in 1937, a year made memorable when the Imperial Airways flying boat Caledonia, making an experimental westward flight across the North Atlantic at the same time as the Boeing Clipper flew eastward, threw new, significant writing across world skies.

14. Seeking New Markets

I

While insurance was becoming the main activity of Bowring's business after the First World War a steady diversification of the firm's interests led it into more novel fields than those in which old Benjamin and his sons had pitched their trading booths. Fish products led on to synthetic vitamins and fine chemicals, sealing to the leather and fur trade, just as shipping had once led to marine insurance. In the inter-war years, when cod-liver oil, rice, teak, rubber, mother of pearl shells, coffee, turpentine and fertilisers also contributed to the Bowring story, the firm not only continued to trade around the world and increase its stake especially within the British Commonwealth and North America, but also entered the European market and eventually set up businesses in Belgium, Germany and Holland. Let us follow the fortunes of these developments in turn.

Towards the end of the war C. T. Bowring and Company acquired fish oil and meal factories. The firm had of course been accustomed to handling cod and seal oils from its earliest days, when Benjamin Bowring and his sons exported barrels of oil from St John's to Liverpool and other markets in their sailing ships, and sold them to dealers through brokers. But in 1917 the company entered directly into fish oil and fish meal production on this side of the Atlantic by acquiring a factory near Grimsby at a place called Pyewipe, a name once common in Lincolnshire as that of a wild fowl now extinct. The following year the adjoining Bennett premises were taken over; and three years later still a specialised Fish Oil department was opened in Liverpool to develop a distributive consumer trade not only for Bowring Brothers' Newfoundland fish oil but for British and foreign fish oils as well.

As we can see now, this step was ambitious and long-sighted in view of the ever-increasing importance of fish oil not merely to medicine—the virtues of cod-liver oil have been recognised for centuries—but as an indispensable aid to many industries. Thus steadily through the years Bowring's were to produce oils at Grimsby and later at Liverpool for the tanning, paint and lubricating oil industries in addition to fish meal and veterinary oils for animal and poultry feeding, and fish manure for all types of land fertilisation.

To develop such a wide-ranging business called for an intensive sales effort in the early stages to meet strong competition from long established distributors and refiners; for it was clear from the outset that the venture would not be easy to sustain. Bowring's for one thing owned no premises of their own in Liverpool. The new department had therefore to rely on public storage and 'barrel to barrel' hand-pump equipment, which must have seemed a meagre armoury with which to face the prowess of old and experienced rivals. As a further handicap, there was no link between the Grimsby plant controlled from the London office, and the Liverpool Fish Oil department which acted both as agent for Bowring Brothers' Newfoundland fish oil and as importers of fish oil from other countries. This clearly was a weakness and one so obvious by 1926 that Liverpool took over the sale of Grimsby's technical oils though not its sales of fish meal and veterinary oils in small packs. The results of this arrangement were encouraging, and after 1928, when the Grimsby cod-oil plant was extended, sales grew rapidly; by 1930 the Liverpool Fish Oil department was probably the biggest cod-oil trading concern in Europe; and thereafter it not only worked for several years in close co-operation with various American, Norwegian and Danish companies but established agencies in many other countries.

The department had also in the meantime begun to refine on what one company record describes as 'a really serious scale' in the first Liverpool factory of its own—at Addison Street—but when these premises soon proved inadequate, the department

moved into more commodious premises in Oriel Street. A further move took place in 1933, when the lease of a mill became available at 18 Blackstock Street. This eventually was bought outright along with three adjacent properties, and there the company still remains. Although at the time this move was overdue, it had the all-important consequence that in future the company could not only refine and blend oils in Liverpool on a scale commensurate with its trading activity, but could blend more skilfully to meet the specific requirements of customers with varying needs. Hitherto the company's stocks of oil had been stored in public warehouses and vaults. It was in fact railway vaults at Seaforth which saw the first Bowring 'drum' blending; so it was hardly surprising that the department's pioneers felt a sense of relief and stimulus when they changed address. There was another handicap. Though the progress they had made was heartening, it had become as clear as a good catch of cod that the continuance of the Liverpool department and the Grimsby factory as separate units was a weakness in itself, which the Ottawa Agreements and a spectacular change in the policy of British trawler interests had dramatically exposed.

In 1932, at Ottawa, an Imperial Economic Conference, composed of leading Ministers and their advisers from all the British Dominions including Newfoundland, discussed proposals to increase their mutual trade. In many ways this conference could hardly be called a model of brotherly love, for only too quickly it became engulfed in rather inelegant tariff huckstering, which again is understandable since national interests had to be balanced against each other in a traditional oversea setting. On the one hand the Dominions strove to safeguard both their basic agricultural and their new manufacturing industries. On the other the United Kingdom wished to protect her own farmers, as sensitive to Dominion as to foreign competition, and at the same time sell an increasing amount of her own manufactures not only in the Dominions but in the rest of the world, though this last aim depended partly on British purchases of meat,

butter and other products of the land from many foreign countries as well as the Dominions. The results of all this bargaining and the consequential adjustments in Empire tariffs, preferences and quotas need not be recounted here in detail. But one had a strange ending. In accordance with Article 2 of the United Kingdom-Newfoundland Agreement, Westminster imposed an import duty of 1s 4d a gallon on foreign cod-liver oil. Ostensibly this measure was intended to assist the Newfoundland fish oil interests to combat foreign competition. But in the outcome it had precisely the opposite effect. British trawler owners, encouraged by the high protection so suddenly given them, copied their German rivals and quickly produced a high-grade crude cod-liver oil at sea instead of bringing back rotting 'livers' from which only technical grade cod-oil could be produced. As this came straight to Grimsby in increasing quantities, new plant to deal with it had to be installed in the Grimsby works which not only became a 'cod-liver oil' rather than a 'cod-oil' factory but supplanted a leading German firm which the Liverpool Fish Oil department had helped to finance, one or two concerns in other countries, and above all the luckless Newfoundland which had once been the main source of Liverpool's cod-liver oil supply.

Few industries can have seen such a swift, important change in their fortunes. Hitherto, the United Kingdom had imported cod-liver oil. Now it was not only an exporter but was producing more than the rest of the world combined.

In view of this, and because of the impressive growth of Liverpool's trading and Grimsby's manufacture, it soon became clear that both should be brought together and operated by a single company. Accordingly, on 1 July 1934, C. T. Bowring and Company (Fish Oils) Ltd was incorporated at Liverpool, and on 1 January 1935 control of the Grimsby oil interests were transferred from London to the new company at Liverpool.¹

¹ The first board consisted of Sir Edgar Bowring (Chairman), Clive Bowring, who had been chiefly responsible for acquiring the Grimsby premises in the first place, Mr F. C. Bowring and Mr R. M. Johnston.

In the outcome this proved to be a wise essay in rationalisation, which encouraged the new company to go all out for a large share of this profitable market. At an early date new refining and refrigerating plants were installed at Grimsby, with modern machinery to increase the output of herring oil and meal; and in both Liverpool and Grimsby the company introduced new scientific methods to meet the various specifications required by different industries. By 1936 the company was in fact producing and marketing medicinal cod-liver oil of BP quality; and two years later it could claim to be the second largest cod-liver oil producing company in the United Kingdom.

There is always a pleasant ring about a success story such as this when it is founded on enterprise and genuine hard work. But the tones of this particular tale were about to be muffled. In 1938, with Europe heading for war, Bowring's Fish Oil Company became involved in secret preparations to safeguard in advance the nation's stocks of certain vital foods. To this end the Government appointed a shadow committee which included a member of Bowring's Fish Oil Board able to give expert advice on cod-liver oil in particular. This obviously was a compliment in itself. But the compliment went further. The company had progressed so much since the early '20s that it undertook, through this committee, to hold sufficient stocks of cod-liver oil to meet the estimated requirements of half the human, animal and poultry population of the United Kingdom for six months without cost or any other obligation to the Government. Looking back now it seems a striking commitment, based on the likelihood that if war broke out all suitable trawlers would be turned into naval units and deep-sea fishing would cease. It was also a commitment which the company honoured by accumulating the promised stock from a fleet of Germany's latest super trawlers.

II

While Grimsby and Liverpool were thus absorbed Bowring's in 1925 had opened a Fertiliser and Foodstuffs department in

London to develop domestic and international trade in fertilisers and in animal protein feeding-stuffs. In view of the company's long experience in handling fish, whale and various animal products this trade was confined to fertilisers of 'organic' origin—waste materials, that is, from all these creatures and from vegetable products such as castor seeds. But once again how quickly we speed back to prehistoric days! There surely can be little doubt that the first fertilisers ever used were bird and animal droppings and bones, and therefore organic in our modern use of the term. It also seems true that when thousands of years later Bowring's entered this field in a vastly different setting, the organic fertiliser trade was approaching its peak and indeed about to decline. In part this was due to the limited supply of such products. But also it was due to a rapid growth in the production of inorganic chemical fertilisers.

Among the chief sources of supply in those days were the frigorificos, those enormous slaughter-houses in South America, where animal waste products were cooked, dried and ground and shipped all over the world. As time went on, processing improved when more efficient plant became available to produce animal products in qualities (and quantities) more suitable for use as ingredients in compounded animal feeding-stuffs. Since then this processing has reached the point where practically no supplies of animal by-products reach the fertiliser trade. In other words, as a Bowring executive puts it, 'nearly everything goes for animal feeding'. A similar situation developed with fish meal. The earliest types produced were foul-smelling products only usable as fertiliser. Today almost the total supply, probably trebled throughout the world in the last 30 years, finds its natural outlet as feeding-stuffs for poultry, pigs and other animals.

If this transition seems a swift one, it becomes more understandable if we fasten on the simple fact that a cow, a pig and a hen are essentially factories producing meat, pork, bacon, eggs and milk—all highly concentrated forms of protein food. If therefore the 'factories' are to turn out more eggs and milk and meat they must be given adequate raw materials, which is

precisely what Bowring's Fertiliser and Foodstuffs department and those of other companies set out to do—with remarkable results. To cite a single example, a hen in normal conditions might produce, say, 100 eggs a year; but feed it scientifically and the same bird is likely to lay 180.

Returning to the early days, the company soon began to expand this side of their business. Firstly, a small company was opened at Hamburg in 1927 under the name of Franz Hollander for the sale of meat and fish meal as animal feed. After 18 months, in which the business side proved unsatisfactory, the management of the firm was overhauled; the company was reconstituted as Fischmehl Einfuhr (Fish Meal Import); and trade at once improved.

Trouble came later, however, when the German manager was arrested in 1935 on a charge of violating one of the countless regulations promulgated by the Nazi Government. After being held in prison for 18 months he was tried; judgment was given against him (this comprised some 80 sheets of foolscap); and he was sentenced to six years' imprisonment. Bowring's, represented in the court by a courageous Hamburg lawyer who was soon forced to retire from the case, were not mentioned specifically in the indictment but incurred a fine of a million or more marks. And there, for Bowring's, the matter ended. No attempt was made to extract payment of the fine, which made it look as if the trial was brought solely for political and propaganda purposes, like so many others of the time.

With the fish meal trade thriving both at home and in Germany, Bowring's in the meantime had also opened up in Iceland, where they bought three small factories—one at Reykjavik, the second in the small port of Isafjord in the north-west, and a third on the north coast at Siglufjord (1929). The last never went into production owing to doubts about the suitability of the machines, but the other two operated under the title of Fiskimjol Ltd, the word fiskimjol being Icelandic for fish meal.

These two factories produced a rather unusual variety of their product. Primarily it was made from cod-heads and backbones,

because (apart from the fish sold for fresh consumption) the Icelandic practice was to split open the catch and lay it on the lava rocks to dry. The dried flesh, looking rather like white leather, was then sold as 'baccalao' (in the Mediterranean fashion) while the heads and backbones were collected and ground into meal in the factories. 'We used to put these stinking heads through a powerful mill and grind them as much as possible,' says a Bowring expert, 'but it never ground into a fine meal and usually came out looking like shredded white string. On the other hand, and despite its stringy texture, it proved to be particularly useful as a balancer with barley meal, which it kept from clogging, and was much in demand in Germany for pig feeding.'

To advance this new enterprise proved, however, far from easy. In the early '30s the young Icelander who ran the business for Bowring's died tragically. He had joined one of the usual wild goose shooting parties arranged when officers from the British fishery patrol vessels came ashore, but apparently a gun he had clutched with the muzzle towards him went off and blew such a hole in his groin that he died from loss of blood some 20 minutes later. Yet tragic as the loss of this keen young man was felt to be, the chief difficulty confronting the company, as it estimated the future, lay not in the field of personal management but in the strenuous competition which the Icelandic fish merchants were already developing, using up-to-date methods which soon faced Fiskimjol Ltd with serious problems as we shall see in a later chapter.

Meanwhile it was just as well for the parent company that also in the early '30s Holland took its place in the story of the company's fish meal interests. The Dutch company, Vischmeel N.V., established by Bowring's in 1933 at Rotterdam, was started by an able young man from the Hamburg office of Fischmehl Einfuhr, who as a baby had been taken by his mother from Russia to Hamburg during the 1917 Russian Revolution—with poignant consequences. Though brought up virtually as a German, he was called to the Russian Consulate at Hamburg in the late '20s to register for military service in the Soviet Union. He refused,

and nothing more being heard of the invitation, was able to devote his energies to learning the fish meal trade and successfully launching the Dutch enterprise.

This then is the broad picture of the company's oversea incursion into the fish oil and fish meal industry during the '20s and '30s. But a word or two should be added. At home that part of the Grimsby plant engaged in fish meal production was increasing its output, and judging by the records the staff had something to boast about. Today they can claim that offal is frequently converted into fish meal at the plant before fillets from the same fish are on sale to the housewife. And more than a quarter of a century ago they could also point to some striking high-speed operations. In 1935, to cite one, a number of whales were stranded on the Lincolnshire coast, the largest of them weighing some three tons. Six horses were used to drag the carcasses over the mud flats to waiting lorries, where late on a Friday night a Pyewipe team set about them to such effect that by Monday afternoon the lorries had uplifted their last loads, and by Wednesday all that remained of the mighty mammals was oil and fertiliser.

III

The programme of diversification after the First War led to yet another of the company's historically maritime-based interests—Naval Stores. This does not of course mean, as one might expect, all a ship's equipment from anchors and cables to lanyards and signal-flags. By 'the naval stores trade' is meant the production and sale not only of the tars, rosin and gums once used to caulk the wooden decks and sides of sailing ships and preserve their rigging, but derivates such as turpentine.

Naval stores were first produced by tapping pine-tree gum, an industry started by settlers in North America during the early years of the 17th century. Before this Scandinavia was the main source, and, as early as the 15th century, pitch and tar from Finland and Sweden were well known throughout Great Britain. The centuries-old method of extraction by tapping the

trees, especially the long-leaf yellow pine which gives the best type of gum in large quantities, has hardly changed; but the modern naval stores industry (in which the United States still leads the world though many other countries are producers) dates from the early years of the 19th century when people first began to distil the crude gum into its main components, rosin and turpentine.

In the USA operations normally begin early in April, when it is warm enough for the gum to flow freely through cuts which are made each week till the end of the season in late October or early November, by which time the greater part of the crop has been collected from cups placed beneath the cuts. There is also a 'scrape crop' made in the following months from gum congealed on the bark.

All this, however, is only part of the story. Early this century the supplies of rosin and turpentine obtained from gum were supplemented by 'wood naval stores' from the stumps of felled trees; and more recently there has been a striking development in the field of 'tall oil' or 'sulphate' naval stores. In the manufacture of sulphate pulp for paper an evil-smelling substance called 'black liquor' is produced, which for years was hastily disposed of as a noisome and useless by-product. Then someone discovered that it contained all the ingredients of naval stores and ever since it has been exploited accordingly.

In the early '20s when Bowring's became seriously concerned with the industry—they had only dabbled in it before through their Produce department—'tall oil' naval stores were undreamed of. It so happened, however, that when a leading American firm in the naval stores industry decided to retrench because of a steep fall in land values in Florida, and closed its London office, the manager, Mr A. Probart Jones and the assistant manager, Mr W. E. Tidy, united their contacts and experience by founding, in partnership with Bowring's, a new firm for dealing in naval stores.

When the business was started, supplies came not merely from the USA but also from the Bordeaux area of France and from the Iberian peninsula. In the main they were shipped to the United Kingdom but considerable supplies were also sent to Hamburg, Antwerp and to Rotterdam whence rosin in casks and turpentine in barrels went up the Rhine by barge as far as Switzerland.

Turpentine in those days was normally shipped in barrels, carefully sealed to avoid seepage till Bowring, Jones and Tidy decided to try the experiment of shipping it in bulk from Jacksonville by tanker, and chartered Camillo for the purpose from the parent company. To prevent the turpentine from being discoloured, all the tanks were wire-brushed and painted with boiled linseed oil; and not unnaturally, with all this going on, news of the proposed shipment soon reached the Baltic Exchange, where a daily market existed in which any quantity of turpentine for spot or forward positions could be bought and sold. Immediately speculation arose as to how Bowring, Jones and Tidy would obtain enough barrels to provide for a tankerful of turpentine, and soon trade competitors were scouring the market to buy up every barrel they could find. Fortunately the firm was able to get round the difficulty by buying heads and staves in the USA and shipping them ahead of Camillo in time to get them assembled in London. The price of secondhand barrels then slumped.

In business one thing leads to another. From rosin and turpentine from the United States it was but a step to another product used in the paint industry: this was tung or wood oil produced in China. Once again the experiment of bulk shipment was tried, the first quantity being 400 tons carried in deep tanks in an ordinary cargo steamer. As tung oil solidifies at a temperature of 45° or less, it was heated throughout the voyage. But when shortly before Christmas 1925 the ship docked at the Thameshaven Oil Wharves at six o'clock one morning, the Bowring representative was horrified to see that the rigging was covered in ice. It seemed as if the tung oil had been brought carefully all this way only to freeze solid when unloaded. Providentially, the manager of the Oil Wharves saved the situation by piping steam through coils placed in the tanks of the lighters into which the

oil was discharged; and when the coils were removed it was found that the temperature of the oil had dropped only one degree on its journey to the shore tanks at Millwall.

Though this method of shipping tung oil gave the company an advantage over its chief competitors, the profit margin dropped when other firms followed suit by also shipping in bulk. None the less shippers welcomed the new arrangement because of a saving in the freight rates which had always been considerable.

The tung oil trade led to a further diversification. A rival firm, Arnhold and Company, was associated with the Sassoons who owned hotels and tramways in Shanghai. When the Sassoons decided to give up their Chinese interests and withdrew their financial assistance, Arnhold's were anxious to have the vacuum filled, and as the result of early approaches to Bowring's in London, Bowring, Jones and Tidy with whom they were on friendly if competitive terms took shares in Arnhold's, and a new firm called the Arnhold Trading Company Ltd was formed to conduct this particular business.

Another line handled by Bowring, Jones and Tidy was linseed oil and oil seeds, which the company purchased for the most part in India, and which seemed to marry in well with both the naval stores operations among paint manufacturers and with the Bowring animal foodstuffs trade. Over the years, through slumps and booms, this business has steadily grown, partly because it seems to have consistently adjusted itself to the changing and multifarious demands of the various industries it supplies.

IV

From China we now come to Burma where, in the 1930s, a firm of paint and varnish manufacturers who were friends of Bowring's owned a tung oil plantation in order to get the wood oil they required for their manufacturing processes. Unfortunately the plantation venture did not succeed, and at the request of Bowring's, Tung Oil Estates—as the enterprise was called—was duly wound up. But the Burmese connection continued; which

brings us to yet another of the unusually complex ramifications of C. T. Bowring and Company's associates and subsidiaries.

Bowring's had already been involved in India, for after opening a small pilot company to test conditions, they had joined with Ledward and Taylor of Manchester in buying Fleming, Shaw and Company, a firm based on Bombay and Karachi, which traded mainly in textiles (1921). The next Eastern involvement, still in collaboration with their Manchester associates, came two years later when Alexander Fairweather and Mr W. J. C. Richards, both of whom knew the Burmese and Javanese scene well, decided to open a business in Rangoon. Most of the capital of £21,500 was subscribed equally by these two gentlemen, by Bowring's and by Ledward and Taylor.

In its first few years the new company made modest profits on general imports and the export of rice. Soon they were able to buy a rice mill of their own and to specialise in the higher qualities of rice required in the British market. This they sold directly to Bowring's who soon faced fierce competition from European rice-milling firms in Burma. These companies being already established in the United Kingdom naturally disliked any encroachment on their market. As the competition of these firms was also very costly to combat and business had been worsened by the great world-wide depression, breaking point was reached in 1932–1933 by which time Fairweather's losses were so heavy that the company was reconstructed with Bowring's as the principal shareholder. About this time the United Kingdom rice millers, including Bowring's, apportioned trade between them and worked out a joint selling policy.

In Burma itself various problems faced the new company as they had the old. Rice, for example, was a difficult crop to move easily in the '30s, since production of the high grades was restricted to districts in the Irrawaddy Delta, and the only means of transport was by inland vessels of shallow draught—a handicap happily overcome when Fairweather, Richards bought three diesel-driven barges with a total capacity of 300 tons. In itself this was a notable advance. Not only were these barges the first

vessels on the Irrawaddy to be driven by diesel engines, but they were able to unload rice on Rangoon wharves for reshipping. 'This innovation', says a director of the firm, 'is one which the Irrawaddy Flotilla Company was so strongly pressed by their shippers to follow that it bought the three barges at an irresistible price. A year or two later they were sunk in the Second World War.'

Throughout the '30s several other colourful enterprises accompanied or followed the Bowring-Fairweather, Richards merger. Early in the '30s, to name one, Fairweather, Richards were appointed agents of Mergui Crown Estates, a London company owning 3,500 acres of land in Burma planted with rubber; and again one agency led to another. The Burma Para Rubber Company got into difficulties during one of the slumps, whereupon Fairweather, Richards reorganised it and found additional local capital. Renamed King Island Estates Ltd, this company's original 1,100 acres have since been extended to 7,060 acres. Fairweather, Richards' reputation for management also brought them the managing agency of Moulmein Rubber Plantations and the local agencies of Sittang Valley, Tenasserim Plantations and Burma Estates, all registered in London. Soon the estates under their control covered half the area planted with rubber in Burma and two-thirds of the total crop. Nor was it long before this plantation business was extended by the sponsoring of tung oil tree planting in the Southern Shan States with seeds supplied by the Imperial Institute.

The sale of teak became another of the firm's mainstays, though as with rice its transport was difficult to arrange, and for once the power of the machine was ineffective. Instead, elephants or buffaloes dragged the logs to a river bank, where they were formed into rafts and floated to the sea for profitable export to Europe or sale to local timber millers.

On the import side, the company's policy was to handle the products of only those manufacturers who offered exclusive agencies in Burma. By this means goodwill was created which served the company well in the difficult period of reconstruction

after the Second World War on a side of the business which was further strengthened by the acquisition of Deacon, Clark and Company Ltd, who dealt in building supplies, and Sydney Webster and Company Ltd whose speciality was electrical goods.

 \mathbf{V}

In a rather less exotic atmosphere—at home in London—and in order to store their rice and other commodities, Bowring's had in the meantime acquired Clink Wharf in Southwark, on the site of the famous debtors' prison whose name has given the English language no less a phrase than 'in the clink'. But ancient prisoners, mainly debtors, were not the only human beings to leave a lasting imprint on this most unusual Bowring property.

'There is little left of the old building,' the manager has written. 'On the side of the warehouse may be seen the original archway of the Prison Governor's House, and a small doorway through which the Governor was supposed to have passed, to supervise the exercising of the prisoners. One wall of the wharf is reputed to be part of the original boundary wall of the cells. Around the adjoining streets, one can see posts inscribed 'Clink 1812'—these mark the boundaries of the Clink, inside which sanctuary was to be found.

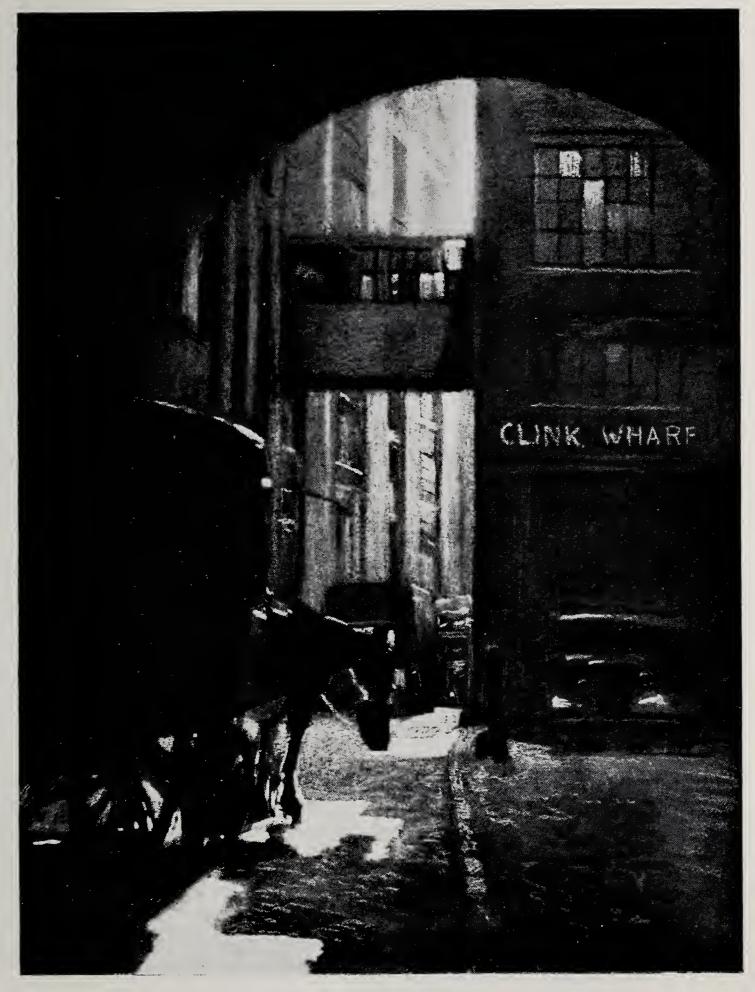
'Clink Street (which still exists), though far too narrow for the heavy vehicles of today, was quite wide enough for the passing of sedan chairs, carrying ladies and gentlemen, to and from the St Saviour's Steps, still in existence but badly worn and now bricked up, which adjoin the wharf. There was a ferry service from these steps to the north bank of the river, and it was used extensively by the ladies and gentlemen who nightly visited Southwark in search of amusement and excitement.'

But one of the great exemplars of all literature came here also. For this was one of Shakespeare's haunts because of the Globe Theatre near by; and all around it Shakespeare played and wandered about, went into taverns, talked and listened, and finally wrote his name on Southwark for all time. It is also only a

comparatively few yards away from Clink Wharf that an inn stands which evokes the whole romantic flavour of Southwark's past.

'The intervening centuries have little changed "The Anchor" since the Royal Barges of Queen Elizabeth passed in majestic procession along the State Highway of the River Thames,' says our company authority. 'The lights and liquors are of our age, but once across the threshold and past the rounded doors of the entrance, the twentieth century is forgotten... The smokestained wine casks under the low, uneven ceiling, the "Old Tom" tap, the oak stools, and the panelling, possess an atmosphere which brings to mind the customer of old—adventurous sailors, court gallants, and noisy apprentices, who crossed between the leaning houses over London Bridge, to enjoy the lusty pleasures of the stews and bordels of Bankside. . . . Today, tucked away between arches and warehouses, the inn remains the last of the Bankside taverns to have witnessed the romantic and riotous days of the seventeenth century.'

In more recent times Clink Wharf had belonged to a French firm of wine and cheese importers who had first set up in a Soho basement. Behind the wharf this firm had built a warehouse and factory, called to this day Soho Works, which served as a general storage place for canned goods, meat, fish and other viands until it went into liquidation when the manager of the wharf, who continued to run it for the liquidator, branched out into the storage of garden canes, mats and almost anything he could get hold of, because, as he has said since, times were bad. At this crucial stage Bowring's, because of their need to store large quantities of rice from Burma, acquired Clink Wharf and Soho Works in 1936 and kept the manager on. Thereafter at the works, in addition to coffee roasting, blending and packing and the packing of some tea as well, the rice was cleaned and rebagged for sale. At first it was packed in cartons and sold to shops under the branded name of KAPPA, but later packaging was stopped though cleaning and rebagging continued.



Clink Wharf



VI

The company's Leather and Fur department was administratively a late arrival on this varied scene, for it was not founded till 1947. But for a great many years sealskins from St John's had been sold in the raw state; and in 1936—the same year in which they purchased Clink Wharf—Bowring's took over the old-established Bermondsey firm of W. Duckworth and Sons Ltd, with its score of highly skilled craftsmen, and began the manufacture of full chrome seal leather in the natural grain for the home shoe trade. This was sold along with seal furs dressed by a fur dresser till after the war when the new department, as we shall see, commenced its own direct sales.

VII

To an historian absorbed in the growth of this remarkable variety of trading and manufacturing processes, it comes as no surprise to find the company also re-entering a trade it had helped to pioneer, and thus adding petroleum as yet another trading activity to its fish oil and meal, tung oil, teak, rice, mother of pearl shells, coffee, rubber, rosin, turpentine, building supplies, electrical goods and the rest. The patterns in the petroleum trade however were changing fast. As we saw earlier, even before the 1914 war oil had been increasingly used as fuel for ships, engines and machines, and when the world struggled back to normal trading and transport conditions after 1918, oil fuel quickly asserted itself as a keen rival to coal. New oilfields opened around the world; new companies were formed to exploit and market it; and new tankers were laid down in the shipyards. Abundance and competition combined to bring down the price of this exciting commodity. Petrol, which had been four shillings a gallon in 1919, fell to less than three shillings a year later. Oil freight charges were slashed and slashed again. And as transportation in bulk also helped to cut the price to the consumer, in no time at all new-built tankers were plying busily along the trade routes of the world.

Unfortunately, in one sense, Bowring's despite their record were now only on the fringe of this tremendous advance, and took some time to stake a fresh claim for a place in the petroleum business. The reasons for this are worth recalling. It seems likely that if George Edward Bowring, who had thrown himself into the petroleum business with great ardour, ability and conviction, had not died prematurely in 1891, the company might well have expanded this branch on a really ambitious scale. But who can tell? It may be that Bowring's, despite their pioneering past, would in time have found the rival interests which developed in the '90s and the early years of the 20th century too formidable, though they themselves might have been quite formidable too.

At any rate, as we look back now it is clear that the process of withdrawal seems to have followed a pattern of what the Webbs, in a rather different setting, called the 'inevitability of gradualness'. In 1906, as we saw earlier, Sir Weetman Pearson (Lord Cowdray) entered into arrangements for marketing Mexican Oil products in the United Kingdom through the Bowring distributing organisations. Six years later—in July—the Anglo-Mexican Petroleum Products Company Ltd was formed to develop export markets for Mexican Eagle oil products, and in August of the same year (1912) this company purchased a bare majority holding in the equity of The Bowring Petroleum Company. Then in January 1914 Anglo-Mexican acquired The Bowring Petroleum Company's fuel oil business in the United Kingdom and, a year later still, C. T. Bowring and Company's remaining holding in The Bowring Petroleum Company's Ordinary shares. In 1919 the long withdrawal passed another milestone when Anglo-Mexican acquired The Bowring Petroleum Company's 6% Cumulative Preference shares. Within a year Anglo-Mexican commenced marketing in their own name, taking over firstly The Bowring Petroleum Company's kerosene and motor spirit business and secondly its retail lubricating oil department. As Bowring's had also agreed not to compete with Anglo-Mexican before February 1923, for a year or two after the end of the First World War they were virtually out of the

petroleum business. But in 1924 they re-entered the trade as importers and distributors with offices at 52 Leadenhall Street, depots at Croydon, Datchet, High Wycombe and Birmingham, a garage for road tank wagons at Limehouse in the East End of London, and an able and popular manager in A. C. Bass. This trade at first was confined to burning-oil or paraffin imported chiefly from Roumania, landed at Thames Haven, and stored in tanks rented from the London and Thames Haven Oil Wharves Ltd. The oil was then distributed by barge to rented tankage at Bethnal Green and thence by tank wagons over the London area. Railcars too were used to supply the depots and also customers in various parts of the country who themselves acted as distributors to the ultimate consumer. But although direct selling formed a major part of the business, whole or part cargoes were sometimes sold through brokers.

Until the eve of the Second World War it was almost a sine qua non that paraffin should be 'water white.' But the Roumanian product marketed by the firm happened to have a natural blue tinge, which gave the sales organisation a certain amount of concern. Nowadays, such are the vagaries of fashion, all the best grades of paraffin are deliberately dyed, and Bowring's in fact are now distributors for the well-known 'Esso Blue' brand.

In the early 1930s, Bowring's entered the motor spirit market as an extension of their existing oil business. It was decided to concentrate on the commercial user, rather than attempt to break into the filling-station market for private motorists. But in 1939 all the company's oil departments, staff and assets were merged into the Petroleum Board under the 'pool' system. And with this commodity, vital in military hostilities as well as those of modern peacetime, we come to the Second World War.

15. Atlantic Gains and Losses

Ι

On the home side of the Atlantic the period between the wars was a chiaroscuro of gains and losses, booms and slumps. Soon after the First War ended, the parent company, based in London and Liverpool, had struck a bad patch, and in 1920 returned a trading loss of almost £500,000. In the main this was due not to disasters on the insurance side of the business—far from it—but to variable conditions in the international commodity markets, which hit the company's produce and its import and export departments particularly hard. The company's liquid position, too, was not so strong as it was before the war, because of a patriotic subscription of £250,000 to the Government's Victory Loan. It was also unlucky that comparable losses were shown in the 1920–1921 period by Bowring Brothers at St John's and by Bowring and Company, as the New York office had been styled since 1902.

These branches of the business were to recover later. But for some time the fortunes of Bowring's varied maritime and mercantile interests, controlled either from London and Liverpool on the one seaboard or from St John's and New York on the other, were only too reminiscent of the rise and fall of a big Atlantic swell. Thus after the early post-war slump, Bowring and Company at New York seemed busy enough with the sale of ore and metal from Europe and of cod oil and sealskins from Newfoundland, together with ship broking, ship agency work for a number of owners and, for a time, the management of the Red Cross Line which was soon to pass to other hands.

It will be recalled that the Red Cross Line had suffered severely when *Florizel* and *Stephano* were lost during the war, one by shipwreck and the other by U-boat attack. After the war these

losses were made good when C. T. Bowring and Company purchased a 2,390-ton steamer called Lady Gwendoline, promptly renamed Rosalind, and the 3,589-ton Orel, rechristened Silvia. These two ships, although both of prewar vintage (Orel was originally Danzig-registered), were kept so busy that in 1925 the firm decided to give the line another new ship, Nerissa.

At this distance of time the pace of her building seems remarkable. On 3 November 1925 Bowring's signed a contract by which Hamilton and Company (now of the Lithgow group) undertook to produce the ship within seven months—a period which eventually included the ten-day General Strike. Nerissa, they specified, was to be a passenger-cargo steamer with accommodation for 200 passengers and specially constructed for the winter service between New York and Bermuda. Hamilton's for their part contracted to deliver the finished ship by 31 May 1926. A week later the keel had been laid. The whole of the steel needed for construction was delivered by the end of December. On 31 March the ship—of almost 6,000 tons gross—was launched. And by the end of May she was ready to take her passengers on board, and duly sailed after what was, at the time, one of the most notable shipbuilding feats on record.

This achievement was soon to be lost to the company, however, for Nerissa did not wear the Red Cross flag very long. Early in 1929 Nerissa, Silvia and Rosalind were sold by Bowring's to Furness, Withy and Company Ltd for their subsidiary firm, the Bermuda and West Indies Steamship Company, and all three stayed in service till their replacement by Fort Amherst and Fort Townshend—a change of nomenclature which was itself symbolic of the change of ownership, for it meant that the long tradition of Shakespearian names in the Red Cross Line had come to an end.

The loss of its management of these friendly ships was naturally distasteful to the New York office staff. But their other responsibilities in the '30s tempered the wind a little to the shorn lamb. Their ship chartering department was again showing promise; they were still selling cod oil and sealskins from St John's; and

as selling agents for the ores of Naylor, Benzon, which over the years had enjoyed such a close relationship with Bowring's English and American Shipping Company in transporting ores across the Atlantic, they were busy enough.

ΙI

The war, which took Newfoundland sailors to sea for outstanding endeavour and the Newfoundland Regiment heroically into the battle of the Somme, ushered in at home a period of plenty. Because of wartime shortages the demand for fish rose phenomenally, and so did prices. There was in consequence an interlude of unprecedented prosperity, during which the Newfoundland credit tradition again became so lively that even the staidest banks gave loans on a scale unheard of in the past.

Something of the tenor of this immediate post-war boom was reflected in speeches made at the time by Sir Edgar Bowring, who became Newfoundland's first High Commissioner to the United Kingdom in November 1918. On his arrival in London to take up his appointment Sir Edgar predicted a flourishing future for the island's fishery trade. In March 1919 he expressed the view that the fishing was becoming more dependable as an industry and that men were returning to it. The Newfoundland government's policy was therefore to get people back to the sea rather than back to the land, because an immense quantity of fish was there for the taking. The island also offered great prospects for the pulp and paper industry, he said, and afforestation was a matter of vital importance. Sir Edgar saw, too, a significant place for the island in the future of transatlantic aviation, but struck a cautionary note by making it clear that Newfoundland was unwilling to encourage immigrants from the old country until the problems of settling returning ex-servicemen had been resolved.

In this respect the High Commissioner was well advised, for suddenly the good times ended. In 1920 cod sales and prices sagged, nor was it long before cargoes were being left to rot in the holds of ships and eventually jettisoned. Next, the Newfoundland Railway Company found it could no longer meet its obligations and the government was compelled to take it over. It also took over the coastal mail service from Bowring's although the firm was quite prepared to carry on. Then suddenly the credit bubble burst, the unemployment figures soared, and only too quickly the island faced the prospect of early economic collapse.

At this point the Government began a desperate search for measures to help the unemployed. The construction of a dry dock at St John's, improvements on the railway and new highway schemes were among the projects launched to provide relief work. But despite everything thousands had to rely on the dole, and from the comforts of inflated prosperity many families were suddenly reduced to a bare subsistence level. In such conditions the barriers between common sense and violence were, at times, so frail that on one occasion a delay in delivering wages at a road-building site almost resulted in a lynching, with the offending official taking refuge in a tree until the incensed workers were pacified.

Not surprisingly, the Government was itself such an unstable institution that the period from 1919 to 1924 took its place among the most turbulent in the long and stormy history of Newfoundland politics. During these five years there were frequent changes of Ministers, and debates in the legislature were commonly coloured by charges of bad faith, incompetence and corruption. To make matters worse, since the means to inject real, lasting and productive ingredients into the economy were lacking, successive administrations fell back on the well-worn, hopeless expedient of borrowing funds to bolster the exchequer.

In 1923, when Sir Edgar Bowring returned to St John's after four and a half years as High Commissioner in London, he was nevertheless still prepared to take a basically optimistic view of Newfoundland's situation. It was, he said, an island where people could be happy, where there was money to be made, and where there were prospects of great development. He also thought that when the mineral resources were exploited Newfoundland

would become one of the richest countries in the world. Meanwhile, he was hopeful that in a few years the island would find

peace and plenty.

It was to be longer than Sir Edgar or any of his contemporaries could foresee before any of these hopes were fulfilled. The bleak '20s gave way to the black '30s with a more or less steady deterioration in the island's affairs. The vicious circle of government borrowing was continued. Then came the great depression of 1930, and, a year later, the worst crisis of all when the Government attempted to float another loan, for eight million dollars, and found no takers. This was almost the end. Unable to pay its way, with little prospect of help from Great Britain, also suffering from the world-wide slump, the island's plight was desperate.

In 1933, at a time of utter disillusionment, a Royal Commission appointed by the British government to examine the island's affairs duly reported. One of the principal findings of this body was that the island's difficulties were due largely to reckless waste and extravagance, and to the absence of constructive and efficient administration engendered by a political system which for a generation had been abused and exploited for personal or party ends. The outcome was the suspension of self-government in Newfoundland and the introduction, early in 1934, of government by commission—a form of administration which lasted until the island's confederation with Canada in 1949. It did little, however, to stimulate the island's economy, and until the outbreak of the Second World War, anything from 25 to 30 per cent of the able-bodied population registered for relief during the winter months.

During these two decades of doubt and depression occasional rays of enterprise penetrated the general gloom. The paper and iron ore industries were developed. There was the building of Gander, an airfield of considerable military significance during the war and forerunner of the important civil airport (envisaged by Sir Edgar Bowring) which has been developed since. Bowring Brothers, too, contrived to expand their business on several fronts. Their records show that they were making good catches at the

sealing grounds in the '30s. They expanded their insurance interests, and the Water Street store was enlarged. They also continued their long association with the cod fishery but not entirely from commercial motives. They found the fishing, in fact, unprofitable but felt in honour bound to support it on the ground that business houses which owed their start, and perhaps to some extent their future, to the island should remain in this particular section of its economy.

With this in mind, Bowring Brothers and a number of other St John's traders came together between the wars to form the Hawes Group which made a notable contribution towards stabilising the marketing of Newfoundland cod. Before this organisation was founded, individual firms had suffered from unscrupulous dealings in the remote European markets. With the advice and assistance of an astute import-export broker named George Hawes, who had extensive first-hand knowledge of European conditions, the group was able to establish a sounder basis for the trade. Yet even with more stable markets Bowring's still found the cod fishery unremunerative; and indeed an analysis of their accounts over a period of 50 years shows that the salt fish business had often led them into considerable losses. It was hardly surprising that when confederation with Canada came, Bowring's felt that their obligations had ended and withdrew entirely from the fishery, but not of course from their longestablished business of importing salt and other commodities for the fishing fleets.

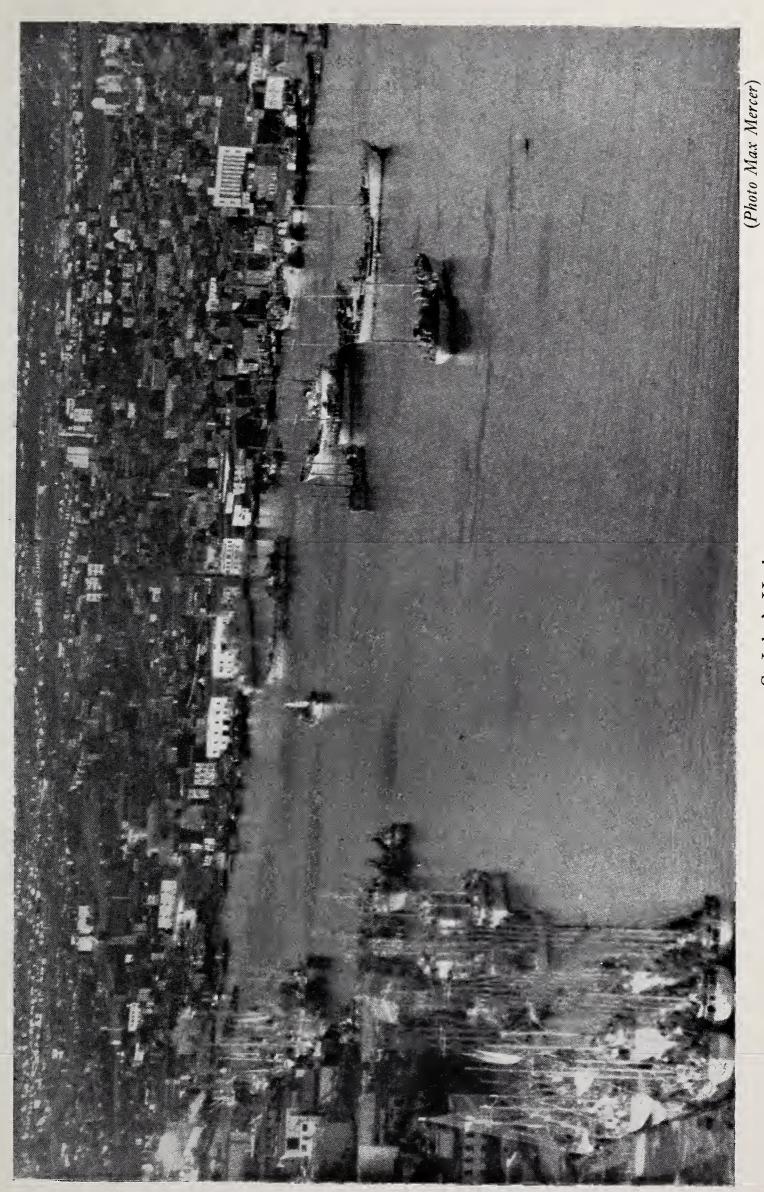
As well as staying in the fish business on their own account throughout the '30s, Bowring Brothers put up financial backing for other merchants who outfitted the fishermen, though this was, of its very nature, a risky proposition since they laid themselves open to loss by backing relatively few customers with relatively substantial loans. Fortunately the experience and business acumen of one of the directors, Walter Wills, brought survival and success in this field. Wills had joined the firm as a boy and had worked his way up to the boardroom table. He supervised the store and was also responsible for determining

credit policy when the time came each year to outfit the fishing fleet. His knowledge of the trade and its personalities was so profound that his fellow directors were often prepared to accept his judgment without question. It was Wills, too, whose classic reply to an earlier invitation to join the Board is still cherished in St John's. He wanted, he said, to do a day's work; he could not sit behind a desk and just be a director!

The status of Bowring Brothers throughout such troubled times as these is probably best seen in the undertones of a comparatively minor transaction. During one crisis a certain businessman who had run up a fairly large sum on deposit with the firm succumbed to rumours that Bowring's were going to fail. He called at the Water Street office and after talking round the point for some time finally conveyed the impression that he would like to have his money. 'Certainly', he was told. A clerk was sent for and instructed to make out the cheque. It was then signed and handed over by the company's chairman, who suddenly realised that his visitor was at a loss what to do with the cheque, since Bowring's had virtually been his bankers for many years.

During these vicissitudes there were other creatures in the Atlantic swell which helped, as they had often done before, to give the ledgers at St John's a rosier look. But the seal can be as unpredictable as the cod fish. Thus when new efforts were made to revitalise the seal fishery after the war the results of the first two post-war years were extremely disappointing. In 1919 the total catch of the ten steamships from St John's was just over 80,000, while in 1920 nine ships came back with only 33,985 seals to show, and thus set up a new record at the wrong end of the scale.

At this dismal stage in their fortunes the sealing firms decided to call in a modern aid. The value of spotting aircraft had been well proved over the Flanders battle-fields, and there was every reason to believe that a scouting plane, by acting as the eyes of the sealing fleet, could help it to get quickly into the main patch. Unluckily these hopes were soon dashed by Arctic weather. The



St John's Harbour



aircraft ran into trouble with a frozen water-jacket and icing in the carburetters, while even after modifications had been made to the motor and landing-gear, the pilot was unlucky enough, in the course of several short flights and a longer one of 350 miles, to miss the seals altogether.

The following year (1922) saw two aircraft employed in a survey of the ice-fields, and in 1923 arrangements were made for the baby Avro which Shackleton had used on board Quest to accompany the fleet and fly off from the ice itself. This aircraft, incidentally, was often carried on the deck of Bowring ships, Eagle performing the task in 1924. But on the whole aerial spotting was not a very great success; for although in some years this extension of the sealing ships' lookout range helped their captains to shape course for their quarry, it often happened that the Avro plane located seals in areas of heavy ice to which the ships could not penetrate.

As good luck would have it, the size of the catches rose sharply in the next few years, but already the economic basis of the seal fishery was changing. By 1921 prices had dropped again from the artificially high levels of the war years. It was therefore once more a hazardous proposition to gamble on the prospects at the ice each year by maintaining a large number of ships and engaging large crews. Bowring Brothers nevertheless sent out five steamers most years, and six in 1927, including the 1,000-ton Nascopie, with the Avro aircraft on board. Such was the state of trade that no chance of turning over an extra few thousand dollars—modest though the eventual profit might be—could be missed; and when it was reported that landsmen in the Magdalen Islands had taken 20,000 seals, Bowring's entered into an agreement with Job Brothers to buy and share this catch.

Two years later a new Bowring ship appeared in the fleet. This was Imogene (IV), a vessel designed from first to last as a seal-hunter. She carried a crew of 250 men, and had a successful catch of over 33,000 seals. She was a coal-fired ship, and when crashing into the ice at full power could easily get through 40 tons of fuel a day; but she earned her keep in most of the years to

come. Incidentally a few sailing schooners, assisted by auxiliary motors, were still making for the ice each year. In 1930, for example, when the eleven steamers in the fleet brought back 218,664 seals the six schooners accounted for 22,592. But though this helped a little to alleviate the plight of the island, another dark chapter in the saga of the seas round Newfoundland was about to be written.

On Sunday 15 March 1931, the weather around Horse Island, lying out in the Atlantic off White Bay, had improved after a week of gale and blizzard. When night came it was black but clear overhead. A strong off-shore breeze was all that remained of the recent tearing winds. But it was freezing hard, and out at sea a steady swell moved under the ice-pack. To the islanders on their way home from evening service at the village church it was the sort of evening that might almost have seemed, after a hard winter, to carry the promise of spring. Instead it became a night of anguish and death.

A week earlier Viking, one of Bowring's best-known wooden sealing steamers, had been the last of the St John's fleet to leave port for the start of the season. There was a reason for this unusual delay. In addition to her normal crew she had embarked the members of an American film unit anxious to get storm scenes and shots of seal colonies on the ice-fields to complete a picture they had started the year before. Their picture was at first called Northern Knight, but the title was later changed to White Thunder.

Storms came in abundance as soon as Viking cleared the Narrows. Steaming north-east for the sealing grounds, with one of old Abram Kean's sons as master, she ran head into a north-easterly gale and driving snow; and during the next three days the gale got progressively worse. Flying spray froze solid to the decks and rigging. Heavy seas washed away the galley superstructure, and Viking began to ship water. Pumps had to be manned constantly, with crew, sealers and film men working in shifts to keep the rising water away from the boilers. Then on Friday the 13th, when the weather eased, Viking put into Bonavista Bay,

only 100 miles north of St John's, and found a quiet anchorage where the crew could rest and make good some of the damage.

On Saturday the wind continued to moderate, and the ship headed north again on the search for seals. But as none had been found by Sunday evening *Viking* turned back to White Bay, only to run into heavy pack-ice. The captain none the less decided to stay there for the night, with his ship's bows butting into the ice-field with sufficient power to prevent her drifting.

An eye-witness account of what followed—written by a survivor of the Viking disaster, Clayton King the ship's wireless operator—has been published in The Book of Newfoundland, and deserves quotation as a moving account of a tremendous ordeal. When the ship was firmly settled in the ice, although rolling a little in the swell, King dealt with some news and weather reports that had been coming in and then went aft to the saloon where other members of the ship's company and the film unit were preparing to turn in for the night. There was, he remembered, some talk of safety precautions in view of the stocks of explosives on board. These included a batch of old flares of which a few were damaged. It was suggested therefore that they should be thrown overboard. At this point, according to King's account:

'Carter (the bos'n) picked up the flares and left the saloon for his room which was on the after-starboard side of the saloon. The magazine and the toilet were located in a small corridor directly opposite Carter's room. Dynamite and powder were stored in both these places.

'A few seconds after Carter's departure the ship gave a terrific lurch and listed over to an angle of forty degrees. In an instant all was chaos. All hands were thrown clear of the mess table. The stove capsized.

'The ship righted herself immediately. Captain Kean came running out of his state room and headed for the deck to determine the cause of the racket. Getting to our feet we started to clean up the saloon. Almost immediately there followed a terrific blast from the after end of the saloon. For me there followed oblivion.'

A second explosion blasted through the crew's quarters in the fore part of the ship. Men trying to escape from below were

trapped by a collapse of the main deck and rescuers trying to get down to them were driven back by the fierce heat of fire which was sweeping the whole length of the ship. When King came to, he found himself surrounded by burning wreckage and pinned to the deck of the saloon by a fallen timber. He managed to free himself but his legs were so badly smashed that he could not stand. With his clothes and hair on fire he somehow dragged himself out of the blazing saloon and over to the ship's side. 'I put up my hands,' he wrote, 'and felt the cords in my neck drawn taut from the heat. Get clear I must. I either fell or threw myself clear—I do not remember which—and landed in the water. I could not get a grip on the ice-pans. Slippery and hard as steel, they afforded nothing to hold to. Sargent (from the film unit) who must have been near, came to my rescue and pulled me out on an ice-pan.'

On board the ship all those who had escaped the worst of the blast, and others who had freed themselves, cut away some of the ship's dories and heaved the least damaged of them on to the ice. One of the firemen found Captain Kean lying on an ice-pan badly hurt but conscious. Those who were fit to walk laid the Captain and other injured men in a dory, and pushing the small boat ahead of them started across the ice for Horse Island.

On shore, the sociable chatter of the islanders on their way home from church had been silenced by an earth tremor under their feet and a noise like a thunder-clap out to sea where they saw, miles out in the ice, the dark outline of a ship lit by flames. When news of the disaster reached St John's from the Horse Island radio station next morning, terse, disjointed messages, flashed from the island whenever new scraps of information came to hand, gave the people of St John's a harrowing commentary on the crew's ordeal: 'Ice in bad condition. Heavy sea. Men sighted coming over ice towards land. First crowd may reach land—others have little chance. . . . Captain badly injured. Men report wireless operator, cook, steward, navigator and doctor missing. . . . Two crowds landed and another sighted. Later—crowds bringing in disabled men. Ice conditions very rough and uneven. . . . Many men still on ice, several injured.'

While this struggle for survival among the ice was being watched from Horse Island, King and some others including Viking's navigator, Kennedy, were drifting helplessly away from the island on an ice-pan about the size of a kitchen floor. They had rigged up a rough wind-break from scraps of wreckage but had neither food, water nor adequate clothing. In this condition they drifted for two days and nights. For most of the time King was unconscious from the shock of his shattered legs and a head wound, and Kennedy contracted pneumonia. Eventually King was aroused by the shouts of a companion who had spotted the smoke of a steamer. At first he thought, in his dim consciousness, that the man had been driven insane. But the smoke was real. It marked the approach of Sagona, a specially equipped rescue ship sent out from St John's. And so it was that on Wednesday 18 March the last survivors of the Viking disaster—30 died in all -were picked off the ice. For Kennedy rescue came too late and he died of pneumonia before Sagona got back to St John's. Sargent fortunately was fit enough to walk ashore from the rescue ship; King made a miraculous recovery after the amputation of both legs; and Captain Kean junior also recovered from his injuries and went to sea again the following season. But the other men who had been in Viking's saloon with King were never found.

The loss of *Viking* was followed by fresh troubles in 1932, which reduced Bowring's working fleet for the time being to *Imogene*, *Terra Nova* and *Eagle*, the only other ship at the ice that year being Job Brothers' *Beothic* (a vessel eventually bought by Bowring's) which landed 5,020 seals to Bowring Brothers' 43,593. Next year, however, *Imogene* wrote a brilliant new record on the sealing ledger by landing the biggest catch ever—55,636. But again the price had fallen back, so that even when *Imogene* again topped the 50,000 mark in 1934, and furthermore towed home *Thetis*, which had a damaged propeller, no one could say that vast fortunes were to be made in the seal fishery. Abram Kean, incidentally, completed his 46th year at the ice in *Beothic* with a catch of over 48,000. But although 1934 was a bumper

year for the period, with a total catch of over 227,000, things had changed from the early years of the century when figures in excess of this were normal.

Though the seal-fishery was undergoing this cold sea-change there was still however an air of activity about the seal trade, and still a whiff of the old romantic past when the new sealing season started, and the latest intelligence from the ice-fields began to be cabled across the Atlantic. In the Liverpool and London offices, staffed by hundreds of people who had never seen a seal except in photographs, and who certainly had never seen a vast waste of ice off Newfoundland and Labrador, a stirring story could still be reconstructed from the cables' cold arithmetic: 'March 17, Ranger 8,000 aboard, 7,000 on the ice. Eagle 5,000 aboard, 8,000 on the ice. Imogene 2,000/5,000. Terra Nova 500/3,500. Beothic number unreported.' Then a few days later it appeared that in thick fog Ranger had got 11,000 aboard, that Beothic had killed 6,500 in one day; but the ice was bad and a heavy swell was breaking up the floes. Beothic lost 2,500 seals because of this, but none the less discharged almost 24,000. And all the time transactions were in progress for the despatch from St John's of sealskins, seal oil, codfish and cod oil for London and elsewhere, and in return many commodities for the St John's store.

So the story continued throughout the 1930s. Economically it was one of moderate returns, though not a whit the less dramatic in terms of human effort and endeavour; for as we can now see, the hazards of wind and weather, the wrecks and rescues, the uncertainty of catches, and changes in the commodity markets were being ruthlessly written into the pages of the seal hunt's picturesque history.

III

These North American ups and downs had their counterpart in the United Kingdom. As we saw earlier, the hazards of the time were reflected not only in the immediate post-war troubles of Bowring's trading departments but in the early difficulties of the marine insurance brokers and underwriters, whose business usually reflects the true state of the shipping and shipbuilding industries. In much the same way the nation's huge shipping losses during the First World War were mirrored in microcosm by Bowring's own; and to make matters worse it looked in 1919 as if recovery would be delayed by widespread industrial unrest in the shipyards, the railways and the coal mines.

To understand the gravity of the shipping problem which faced the parent company at the end of the war, we must again remember that only a remnant of the flourishing fleet of Bowring ships—belonging to the Bowring-controlled English and American Shipping Company, the Bearcreek Oil and Shipping Company, the Oil Tank Steamship Company and the Red Cross Line—survived the war. Nineteen ships were lost in the fateful four years; five more were sold; and while a certain amount of new building helped to counter the heavy toll exacted by the enemy, over 60 per cent of the fleet had gone when peace once more returned.

The losses of the Red Cross Line were quickly replaced. Those of the English and American Shipping Company on the other hand proved irreparable in the conditions of the time, for at the Armistice only two ships of its prewar fleet were left. As for the tankers so long associated with the Bearcreek Oil and Shipping Company and the Oil Tank Steamship Company, these also had been sadly reduced. So the company's flag had almost vanished from the oceans.

Faced with this the parent Board decided that the English and American Shipping Company, which in its 30 years of life had owned and operated nearly 100,000 tons of shipping, should go into voluntary liquidation, and that a new company called The Bowring Steamship Company Ltd, with a capital of £1,000,000, should be formed to take over the surviving ships and other assets. And so it was that on 5 April 1919 The Bowring Steamship Company was incorporated and started afresh with *Tafna* and *Adra*.

Tafna, a vessel of almost 4,400 tons, had been built in 1911,

and was the only vessel in the old company's fleet to have survived the whole of the war. The other survivor, Adra, had been launched in 1916, the year during which the English and American Shipping Company ordered another ship Ronda for expected delivery two years later. This commitment too was taken over by the new company; but, as it turned out, the ship could not be launched until February 1920.

In itself the delay was a symptom of post-war dislocations in industry and also, as coming events were to prove, a portent of still more dismal times to come. Bowring's shipping branch was adversely affected by these troubles; for although there was a boom in trade and industry generally in 1919—a natural enough reaction after years of war effort and controls but one unjustified by the economics of the time—it was as short-lived as it was ill-founded.

Shipbuilding felt the pinch from the beginning, and it was in the shipyards that industrial strife first appeared in the post-war years. As early as January 1919 the yards and engineering shops of Clydeside were brought to a standstill by a strike for a 40-hour week; and this gave the lead for similar demonstrations in London, Newcastle and Belfast. The railwaymen on the London underground also came out to press their claims for better conditions, and a miners' strike was only averted at the last moment by the appointment of a Government Commission which recommended shorter working hours and a wage increase. Even the police resorted to strike action here and there, though this unusual problem was resolved more easily than the famous strike of more than 400,000 railwaymen in the autumn. For then rail transport was virtually paralysed throughout the country for nine days, and emergency measures had to be improvised to deal with food distribution and other essential services—a grim presage of graver troubles still to come.

In November 1920 there was a shippard joiners' dispute which because it dragged on month after month, at a time of increasing trade depression, hit Mersey-side particularly hard, and Liverpool lost a great deal of its ship-repairing trade. To make matters worse, some of the newer companies formed during the war went to the wall; share prices and dividends in the industry fell dramatically; and over the next two years there were other strikes in trades concerned with ships one way or another.

In common with other shipowners Bowring's were naturally hit by every stoppage of the kind. For despite the running conflict between labour and management in these post-war years many industries seemed to have substantial orders in hand. But shipbuilding and shipping were exceptions—for a simple reason: the wartime losses had stimulated building abroad, particularly in American and Japanese yards. In consequence both owners and builders at home soon found themselves competing in an uneconomic market. Thus within the short space of four years the United Kingdom seemed to have lost a long-held ascendancy in the shipping world and its international supremacy in shipbuilding itself.

The one area of the industry which showed signs of progress in the immediate post-war years was the oil tanker trade. Coal had become more expensive; the war had boosted the use of oil and petrol; new oil-fields were being opened up all over the world to meet the growing demands; and many new companies were being launched to transport the ever-increasing output. Thus by 1920 all the oil companies were adding bigger and faster tankers to their fleets. The Eagle Oil Transport Company with which the Bowring group had long been associated, attracted much attention with its San Florentino, a vessel designed to steam at 11 knots fully laden. Built on the Tyne by Swan, Hunter and Wigham Richardson, her tonnage (18,100 tons) made her one of the first big ships in the oil business. But Bowring's were also interested in new tanker tonnage of a very different kind. Before and during the war they had managed oil tankers for the Admiralty—a connection which had endured since the days when Lord Fisher was using his dynamic energy and influence to convert the Royal Navy to oil fuel. Immediately afterwards their relations with the Admiralty were further consolidated when the company took over the management of five 'War' class tankers.

The detailed movements of these ships, recorded in the Voyage Books preserved by the Admiralty, show that they went to many parts of the world and that sometimes their management was both arduous and adventurous. War Diwan, to name one, plied regularly between the oil port of Abadan and Constantinople in the first months of her service with the fleet, but later undertook some charter trips with creosote between Antwerp, Hull and Middlesbrough and the New Orleans port of Chalmette. In 1926, when the Royal Navy was retrenching, she was on charter for a year to the Anglo-Saxon Petroleum Company. But after some years of freighting from the world's oil fields to various naval stations she joined the Mediterranean fleet as an oiler in 1935, and was finally transferred to Admiralty management in 1937 and reduced to reserve.

Another of these ships, busy between the Persian Gulf, Constantinople and Malta in 1920, was War Afridi which like all the 'War' class tankers, frequently suffered from hold-ups at Abadan because of ships which had stranded in the difficult Rooka channel there, and indeed on three occasions between 1927 and 1936 went aground herself. The remaining three ships of the class, which the company managed, were War Brahmin, War Pindari and War Bahadur, the last two of which were returned to Admiralty management in 1935 after short periods in reserve, while War Brahmin served continuously as a freighter and fleet attendant under Bowring management until the Admiralty laid her up in 1937.

Though the company's relations with the Admiralty seem from the records to have been harmonious, it was not always plain sailing. At one moment in the '20s, when all five tankers were in commission, the Admiralty, during a search for economies, thought rightly or wrongly that the Bowring total management fee of £2,083 6s 8d was excessive: would the firm therefore say in due course whether it was 'prepared to agree to a reduction, and if so, to what extent.' Strangely, the reply seems to have gone missing, but a laconic précis of its contents remains: 'Firm willing to consider any definite proposal made by the Admiralty.'

The good relations continued. Sometimes indeed they went beyond the routine management of the 'War' class tankers. The company's technicians, for instance, co-operated with Admiralty and other departmental representatives in introducing various safety devices into tankers, which must have helped to make British tankers the good insurance risks they now are.

At the time Bowring's were reasonably fortunate to have the management of these Admiralty tankers; for in oil and petroleum transport, as in all other classes of shipping, intense competition from abroad after the war created new problems. By the beginning of 1923 the world's oil tanker fleet had greatly expanded, though many of the new ships built were languishing for lack of trade. The glut of tankers available had in fact depressed freight rates to the point where they were hopelessly uneconomic so that even the ships in operation were lucky if they covered their costs. But the oil business was developing so fast that within six months the situation had once more changed completely. Most of the laid-up tonnage was back in action and the Californian trade was even suffering from a tanker shortage.

This erratic pattern was to be a feature of the troubled decades between the wars. In 1923, for instance, the French invasion of the Ruhr had economic consequences which affected all branches of international trade. Then nine chaotic days of the General Strike in May of 1926 not only strangled industry on the home front, but had disturbing side-effects such as the cancellation of British ship charters in foreign ports and the diversion of trade to ships of other nations. For all shipowners, and especially those with oil interests, this seemed a grey and hopeless scene till tanker building began to enjoy another mild boom later in the year. To meet the new demand Bowring's played their part. In 1927 Cymbeline (9,450 tons), a vessel built by William Hamilton and Company at Port Glasgow was launched, and she was followed a year later by Benedick, a diesel-driven tanker of 10,300 tons. Yet though contracts for several other tankers were arranged by Bowring's in 1929 another satisfactory year in tanker construction—the outcome shows again how finely poised was the oil trade's economy.

The first of the new contracts was one arranged by C. T. Bowring and Company as fleet managers for Lobitos Oilfields Ltd. The vessel's name was El Mirlo; her builders were the Blythswood Shipbuilding Company Ltd; and she was duly delivered in September 1930. She was then time-chartered to The Anglo-Saxon Petroleum Company Ltd, but after successful acceptance trials this firm announced that for a time El Mirlo should be laid up in the Gareloch. In the meantime Bowring's on behalf of two of their own companies—The Oil Tank Steamship Company and The Bearcreek Oil and Shipping Company had arranged with Swan, Hunter and Wigham Richardson to build two other tankers, Cordelia and Capulet, at Wallsend. When the contracts were placed for these vessels the seagoing prospects seemed favourable. But by the autumn of 1930 the tanker market was showing marked signs of deterioration and both ships followed El Mirlo into lay-up berths after a skirmish between Bowring's London and Liverpool offices, which would be unthinkable today. In London, it appears, there was a chance of the two ships doing good business if, in shipowners' jargon, they could be 'fixed' forthwith.1 At Liverpool, on the other hand, Sir Frederick Bowring took the view that any charter rate for the ships should be in excess of the then market rate; the chance was lost; and both ships, remained in their lay-up berths for about 18 months before coming into service.

In the anxious year (1927) in which Cymbeline was launched, Bowring's sustained a family loss in the death at the early age of 59 of Sir John Bowring Wimble, then Chairman of its Insurance Company and also a director of Lobitos Oilfields whose tankers Bowring's had managed over the years. The Wimble family had its roots in Kent and Sussex, and became connected with the

¹ To explain the term further, when an owner is seeking business for one of his ships, he usually employs a broker, who either goes on to the Baltic Exchange, or communicates with a broker in another country. When the terms contained in an offer made by the charterer are accepted by the owner or vice-versa, the broker, being the intermediary, then informs the charterer or owner that the vessel is 'fixed.' In other words, the vessel's next voyage has been settled and agreed, and a charter party can be drawn up.

Bowring family when the first John Wimble in our story, an architect by profession, married Charles Tricks Bowring's daughter Harriet Jane. Their son, John Bowring Wimble was also trained as an architect, but moved over to insurance, subscribing for the first time to Lloyd's in 1892 and being elected an underwriting member in 1901.

A large and active man of genial temperament, he found many outlets for his energy. Apart from his duties in the firm as a member of the parent Board and at various times as Chairman of The Bowring Steamship Company and C. T. Bowring and Company (Insurance) Ltd, his other interests included the Chairmanship of the Metropolitan Life Assurance Society and the World Auxiliary Insurance Corporation, and directorships elsewhere. Other public duties had also come his way. He became Deputy Chairman of the Port of London Authority, wartime Chairman of the Shipowners and Transport Workers Military Service Tribunal, Honorary Treasurer of the King George V Fund for Sailors (he was deeply interested in the Seamen's Hospital at Greenwich), and Chairman of the Metropolitan Library. Always and whatever the nature of his many activities, he was widely admired for his acumen and respected for his integrity.

With Sir John Wimble's death the company's long connection with Lobitos Oilfields was not, however, broken. Formed in 1908 by the Balfour Williamson interest to operate oil wells in Peru, the company numbered him among its first directors; and today, as these words are written, the connection continues—with Bowring's still managing Lobitos tankers, and with their own Mr Fred Bowring in the chair of both companies.

In the years immediately after Sir John Wimble's death, the Bowring ships continued to sail on troubled economic waters. The great crash of 1929 and the world-wide depression that followed had more prolonged and farther-reaching effect on the industry than any previous crisis; which explains why on the cargo-carrying side, *Urla* and *Anthea*, built at Ardrossan in 1925, were the last craft of the kind ordered by The Bowring Steamship Company for a good many years to come.

The burden of all this fell heavily on the shoulders of Sir Frederick Bowring, one time Lord Mayor of Liverpool and Chairman of the parent company for most of the inter-war period. Compared with the closing years of the 19th century, when he had returned to Liverpool after serving the company's interests in Newfoundland and New York, the '20s and '30s were unpromising to a degree. Though Great Britain still held a larger proportion of the world's merchant fleet than any other country, the United States was overhauling her. And to make Britain's relative loss of supremacy even more disturbing, the fleets of the world had more than doubled between 1900 and 1929. Also, despite depressed freight rates, new ships continued to be built around the world on such a scale that in 1930 Sir Edgar Bowring might have been echoing the thoughts of any shipping man in the previous ten years when he said: 'There is a big depression in the shipbuilding industry, owing to the inactivity of the freight markets of the world, and I do not see how it will be able to show any lasting improvement so long as there is such an excess of surplus tonnage.' The reason for this excess of steam and motor tonnage, he continued, was that ships could be built so cheaply. The building price for an ordinary freight steamer was then roughly £7 10s a ton—as low as it had ever been—while at the end of the war the price had been about £25. 'I have known a similar depression before,' Sir Edgar added, 'which lasted for five years. That righted itself, and I see no reason why the present state of affairs should not do the same.' In the very month he made this comment the trade press reported that 416 ships of 892,154 tons net were laid up in the British Isles.

In the old, phlegmatic phrase, things were to be worse before they were better, but there is no need here to tell again the dismal story of the next few years. It was in fact not until 1935 that the gloomy depths of the shipping depression were penetrated by gleams of light, and with fresh signs of a resurgence in world trade, building began again. Thus early in 1935 quite a number of new tankers were under construction in the United Kingdom; some were on order; and as the prospects of others

being laid down in the near future were good, it seemed a suitable time for the company to expand its shipping interests.

As a first step Regent Lion was launched on I December 1936 and Regent Panther in February of the following year. These two ships, each of 14,540 tons deadweight, were joined by Regent Tiger in 1938—all three vessels being built by Swan, Hunter and Wigham Richardson. So once again the vistas ahead looked rosier. The company's fleet was growing after a period of acute depression. It was still managing five tankers for Lobitos Oilfields. There was also a strong feeling among the maritime-minded members of the company that the new expansion should be continued if the troubles of the time, made worse by Hitler's sturm und drang in Europe, could be abated. In the outcome, after Regent Tiger's launching there was little time left to plan more Bowring ships before the existing ones were once again exposed to German U-boats.

The Regents meanwhile were in service. But Sir Frederick Bowring, head of the firm at the time they were planned, never saw them at sea, for he died on 24 March 1936 when nearly eighty.

Historically, within the company's framework, Sir Frederick Bowring's death has a special significance. In his last years it had already become clear that insurance, centred on London, was likely to be the predominant part of the business. But although he was Chairman of a concern whose main nerve centres were then in London, Sir Frederick presided over its fortunes as a whole from Liverpool, partly through inclination and partly because his many public duties, including the office of Lord Mayor, made residence in Liverpool essential. When he died the position changed, since inevitably the appointment of Sir Edgar Bowring as his successor, and the company's proximity to Lloyd's were the final factors in consolidating London as its natural head-quarters.

That apart, Sir Frederick's going (and family reflections about the future) reminded many of the old tradition whereby the family's sons were sent across the Atlantic to gain experience before settling down on either side. Born in 1857 at St John's, Frederick had been sent by his father (one of Benjamin's sons) to Liverpool as a boy of twelve, and had entered the office five years later as an apprentice. His emoluments then were fire per annum, a sum which rose to a princely £100 after four years. At this point he went to Newfoundland again, and thence to Bowring and Archibald in New York, where he remained until the late '80s, when he returned to the Liverpool office. Later, as his uncle Charles Tricks Bowring and his cousin Sir William Bowring ('Billy the Bart') had done, he sat on the Liverpool City Council, and later still stood for Parliament unsuccessfully as a Liberal. In 1925 he was elected Lord Mayor, an honour to which he was re-elected the following year—a mark of esteem apparently without parallel in the city records at that time—and it was during his term of office that he played host, on behalf of the city, to King George V and Queen Mary when they opened the Gladstone Dock (1927).

He was also a supporter of the arts. It was quite soon after he became Lord Mayor that he made a spirited offer to match the contribution of any other substantial benefactor to the extension fund of the Walker Gallery, to which his £10,000 contribution was duly paid when Mr George Audley of Southport rose promptly and generously to the challenge.

In 1928 he was knighted, and the following year found him High Sheriff and a Deputy Lieutenant of Lancashire. But three years later, when his health was failing, he was advised not to seek re-election in the municipal ward he had served for so many years; nor was he able, later still, to attend a ceremony in which the freedom of the city was bestowed upon him, though with pride and emotion he was presented by the Lord Mayor of the time with his scroll and casket in his own home, called Terra Nova after his family's famous sealing ship and after Newfoundland itself.

Sir Frederick's activities outside the business have been frequently chronicled and need no detailed repetition here. They ranged from the Liverpool School of Tropical Medicine, the Royal Liverpool Children's Hospital and the Adult Deaf and Dumb Society to banks, insurance companies and a host of other enterprises. But here we must leave him, with one commemorative anecdote which truly reveals the straightforward character of the man. He was travelling in Italy in the '20s with a civic delegation which was duly presented to Il Duce at an early stage of the Fascist dictator's career. Portentously the Duce gave them the Fascist salute. There was then a pause which ended suitably when the Liberal Sir Frederick, after digesting all the rodomontade, calmly held out his hand and said: 'How do you do, Mr Mussolini?'

16. The Second World War

I

That the company's affairs would be profoundly affected by the Second World War, if it lasted long, was clear from the start. There were many senior executives who feared a repetition of the damage done to the company's fleet by German U-boats in the First War. It was also assumed that on the far side of the Atlantic St John's would have strategic value as a base for merchant ships and probably men-of-war, and that at home many of the commodities in which the company dealt—naval stores and feeding stuffs, for instance—would have enhanced importance as wartime necessities. Finally there were pressing questions arising from Bowring's large insurance interests in the United States. What would happen if transatlantic communications broke down? Would American companies continue to use the London insurance market in the face of sustained Nazi triumphs? And if they did, how was business to be conducted at all since security demanded secrecy about marine movements and losses?

All these were vital questions at the time, and some had been foreseen. To allay any possible anxiety in the minds of American insurance companies the Committee of Lloyd's shortly before the war had already set up a considerable fund known as Lloyd's American Trust as security to cover underwriters' obligations. This statesmanlike gesture was praised at the time by the American companies and is still memorable, since it continued as a peacetime measure with a fund which by 1960 had increased tenfold. As for Bowring's they too were about to be given one of the most flattering compliments in their long career.

This came about when the American insurance market formed the American Cargo War Risks Reinsurance Exchange. In effect the Exchange was a pool into which all American insurance

companies placed their cargo war risks insurance with the further aim of reinsuring the pool in the London market. To effect this simply and quickly the American companies were asked to nominate a firm of insurance brokers in London to be their sole official connection there, and they nominated Bowring's. The company was naturally pleased by this vote of confidence, as it was on a comparable occasion when the United States entered the war. Then, marine insurance for American merchant ships was assumed by the us Government, which in turn handed it back to domestic insurers in America known as the American Marine Insurance Syndicate—a body which serviced the business for the Government on the basis of an agreed maximum percentage profit, but with no limit to the percentage of loss underwriters could suffer should the business prove unsatisfactory. This arrangement necessitated the use of a single American brokerage house, and Marsh and McLennan of New York was the firm selected to handle the entire mechanics of the arrangement between the Government's Maritime Commission and the American Marine Insurance Syndicate. As the Syndicate had decided to cede a share of the business to the London market by way of reinsurance, it was agreed in turn that only one British brokerage house should be used for the purpose, and this again was Bowring's.

All these arrangements seem to have worked satisfactorily, and confidence in Lloyd's and its component parts was maintained, even if—not altogether surprisingly—one or two overseas insurance companies had misgivings at Britain's darkest hour in the war, and withdrew some of their business. One such company had had all its reinsurances placed at Lloyd's by Bowring's for some years. But early in the war, when things looked particularly black, its chief executive explained that he had reluctantly decided to make some change in his reinsurance arrangements, and this duly took place. Bowring's kept half of the business, and the other half was placed in the American market which with unconscious irony promptly reinsured it at Lloyd's through Bowring's all over again.

Special measures meanwhile had been taken to vest communications between the company and its American clients with the highest possible degree of secrecy. At first this did not matter so much in the field of non-marine insurance. But soon code messages became necessary when insurance protection was being arranged for, say, a big munition plant; and for most of the war it was even more important to shroud ship movements in as impenetrable a secrecy as could be contrived.

To achieve all this a British Insurance Communications Office (BICO) was set up with a New York headquarters in which representatives of various insurance broking firms served what one of them later called their '12-month stretches.' BICO in fact became a highly important organisation. It severely censored all the insurance cables going to London and deleted anything which might have given rise to loss of security. Another burden which fell on the London market was equally inescapable. The better to ensure their safe arrival, insurance documents such as policies and contracts destined for America had to be prepared and posted in duplicate, with the duplicates going by a separate mail. As for marine insurance the risks soon proved as formidable as the need for secrecy, though the position was eased by the Government's War Risks office, of which Sir Walter Hargreaves was Chairman as he had been in the First World War.

Administratively, the exigencies of war imposed great strain on the office organisation since many of its members were called to the services and a vast amount of business had to be dealt with by a comparatively skeleton staff. 'There were times in midwinter, during severe weather conditions', one underwriter recalls, 'when because of bombing by day and by night there were no trains, no lighting, no heating and often no food. Yet somehow both brokers and underwriters managed to struggle up to the City, deal with the cables and eventually place the business in circumstances of considerable physical discomfort. I have known business to be underwritten by candlelight, and overcoats and scarves were frequently worn in the office because of the absence of protection against the cold. For a long time

interruptions by air-raid warnings were almost a daily occurrence, and immediate departure from the upper floors was compulsory. Nevertheless, the business was carried on unceasingly and risks were underwritten wherever and whenever a broker and an underwriter could get together. Sometimes it was in underground shelters or underground cafes, anywhere in fact that afforded shelter in the frequent periods of stress.'

There is a note of justifiable pride in all this, and one properly re-echoed by an underwriter who transacted a large volume of business at Lloyd's during the war. 'Owing to the large glass dome over the centre of the previous Lloyd's building'1, he has written, 'the committee decided it was too dangerous for the underwriters to stay in the Room when the alert was on. Fortunately there were several long galleries deep down in the basement of the building, and these were equipped with desks and seating accommodation. When the alert was given, underwriters and brokers repaired as rapidly as possible to the basement and continued their business as best they could until the 'all clear'. On some of the bad days this human exodus occurred two or three times, but somehow the business was done and every evening our cables went off to all parts of the world confirming the orders. It is a fact also that not even the day and night blitzes prevented Lloyd's from opening every weekday during the whole course of the war.'

ΙI

In the meantime, and especially through the grim attrition of the Battle of the Atlantic, the company's ships continued to plough across the oceans with food, fuel and other supplies, and so again writ large a chequered tale of heroism, skilled seamanship,

¹ This is a reference to the new Lloyd's building in Leadenhall Street, opened by King George V on 24 March 1928. Like its predecessor in Royal Exchange the 1928 building soon proved too small to cope with an ever-increasing amount of business. Hence the great event on 6 November 1952 when Sir Matthew Drysdale of Bowring's, who was Chairman of Lloyd's at the time, presided over the ceremony when HM Queen Elizabeth II laid the foundation stone of the magnificent building we know today.

and disasters. When it ended, a total of 81,500 deadweight tons of Bowring shipping had been lost. Of their crews, 68 men had given their lives; and though many others were rescued from the sea, some of these were dragged out of the water by enemy vessels and spent the rest of the war in captivity. Most of the Bowring losses were naturally sustained in the company's own tanker fleet, which along with the tankers managed for various oil concerns were the most important part of the firm's shipping interests, and one in the forefront of battle.

In modern war, oil is a fundamental necessity, and since the United Kingdom's oil supplies have to come by water far-reaching measures are needed to safeguard their transport and distribution. This weighed hard in the deliberations of Whitehall.

To facilitate oil distribution a body known as the Petroleum Board had been set up at the Government's request shortly before Munich. Thus when war broke out, the Petroleum Board operated smoothly from the start in vivid contrast to the laissez-faire conditions in both buying and selling during the First War. In the second, prices were kept stable, brand names were discarded, and all petrol arriving in the country was controlled by an efficient pool.

There is no need here to elaborate the difficulties which faced all companies with maritime oil interests, but one is noteworthy. In the First War, tanker movements were openly reported in the Press as late as 1916. In the second, publication of news of individual tanker losses was also unbelievably permitted for a time.

The wartime vulnerability of tankers had long been foreseen. At the height of the pre-war technological battle between coal and oil there were those who predicted that, if ever a war should come, oil-tankers would blaze like torches across the oceans and Britain would be paralysed for want of fuel. In the event the losses in the first six months were less than anticipated, though even so they included over 150,000 tons of shipping or more than five per cent of the British tanker fleet at the outbreak of hostilities.

As the U-boat warfare intensified, however, the rate of loss mounted, and by summer of 1941 was giving ground for considerable alarm till a number of American tankers of over 5,000 gross tons each were placed in British service, a timely aid which proved invaluable while our own shipyards at home endeavoured to make good the losses.

During the whole course of the war some two and a half million tons of British tanker shipping, amounting to more than half of the tanker fleet in 1939, were lost through enemy action; and to Bowring's fell the grim distinction of owning Regent Tiger, first of these ships, apparently, to be sunk by Hitler's raiders. Sailing from Trinidad for the United Kingdom on 26 August 1939 with a vital cargo of 12,000 tons of motor spirit and 2,500 tons of diesel oil, she was at sea when war was declared; and on 8 September, at 10.20 am, while she was still 240 miles from home, a U-boat surfaced, ordered her to heave to, and by way of encouragement fired several shots across her bows.

After Captain Roberts and his 43 men had been ordered into the life-boats, one torpedo was sufficient to set the abandoned tanker ablaze; and the U-boat then submerged, leaving the cargo blazing fiercely on the water, and the crew abandoned to the mercy of the Atlantic. Luckily they were soon sighted by a Belgian steamer and put ashore at Ramsgate three days later.

Twelve months later another tanker, Regent Lion, was in action. Sailing—as had Regent Tiger—from Trinidad with a cargo of petrol, she was off Belfast when, on 15 September 1940, her convoy was attacked from the air. One bomb landed on Regent Lion's poop. The ship was machine-gunned and extensively damaged, while two men were killed and one wounded. The master, Captain Jury, was awarded the OBE for his part in the action.

This was not the last of Regent Lion's adventures. On 16 December 1942 she was torpedoed in the Atlantic in rough seas; and when orders were given to abandon ship, not only was one of the lowered lifeboats swamped and overturned, but several men were crushed, two fatally, when an escorting destroyer tried

to get alongside to take off survivors. But the tanker refused to sink. She was towed home for repairs, and put to sea again only to meet her end at last on 17 February 1945, when once again she was torpedoed, this time seven miles south of Cape Trafalgar. Three men were killed by the explosion, a dead-hit in the engine room, but somehow Regent Lion (Captain C. T. Pitt) remained afloat. Most of her crew were taken off by an escorting American destroyer, and an attempt was made by the remaining salvage party to lighten her by discharging her cargo of high-octane aviation spirit from the after tanks. Then providentially HM Trawler Arctic Ranger, securing alongside at great risk to herself, helped Regent Lion make for the shore with the assistance of a tug, which took up the tow after the crew had fought to save their ship for nearly six hours.

The weather worsened after dark and Regent Lion—her cofferdam and bunker bulkheads now split—ran aground just twelve hours after the torpedo had struck. Efforts were made for some weeks to salvage both the tanker and her cargo; but in March 1945 they were called off, and Regent Lion, having

twice beaten the U-boats, succumbed at last.

Returning to the early days of the war, an early casualty was El Oso, a tanker managed by Bowring's for Lobitos Oilfields. El Oso was sunk by a magnetic mine on 11 January 1940 near the Bar lightship at the entrance to the Mersey. At the time she was carrying a cargo of crude oil from Cabo Blanco in Peru to Stanlow in the Manchester Ship Canal, and was therefore tragically near her destination when she sank with three members of the crew missing, and seven injured of whom one died in hospital. The next loss was Cymbeline, sunk by a German raider on 19 September 1940 while on passage from Gibraltar to Trinidad. All day long her master (Captain Chadwick) knew he was being shadowed, but it was 8.30 in the evening before the enemy struck. Six men were killed; the remainder were taken prisoner; and the ship was lost. But Captain Chadwick, with his Chief Officer and Third Engineer, managed to get into one of the ship's boats, and after fourteen days afloat were picked up by the tanker Yolanda and brought into Covenas, Venezuela.



(Admiralty photo)

Regent Lion grounded on Pearl Rock off Gibraltar after being torpedoed 17 February 1945



The casualty list soon grew longer. On 8 December Anthea (Captain Watts), bringing back to Britain a cargo of timber from Newfoundland, was sunk in convoy when a Dutch ship, sailing independently in the same waters, cut across the convoy at 3 o'clock in the morning and struck her with such force that she sank soon afterwards. The next loss was Urla (Captain Marsden). At the time she was carrying a cargo of grain from Boston, Massachusetts, but towards the end of January 1941, fell out of convoy owing to poor coal and was picked off by a lurking U-boat in bad weather. An only too familiar ordeal followed. The ship had been torpedoed on 28 January, and three days later Bowring's heard no more than that a British warship had picked up a boatload of survivors. Next day, however, the company had news that the Chief Officer and 13 men had been landed at Londonderry after being adrift in their boat for 40 hours. But there was still no news of the rest of the crew till 3 February when the Captain and 27 men were landed at Oban after an unpleasant experience of wild Atlantic solitude.

The next to go was a Danish ship, Marie Maersk, which had been seized as a prize at Gibraltar and entrusted to Bowring's to operate for the Government. Damaged in an air attack off Crete on 21 March 1941 she had been brought into the port of Piraeus by the Royal Navy, was again dive-bombed and this time put completely out of action. Her master, Captain Wilson, who had been in hospital, was then given command of another ship for the evacuation of Allied forces from the Greek mainland, but when this vessel too was bombed just as she was about to leave the quay, practically all the remaining members of Marie

Maersk's crew were either killed or taken prisoner.

So the toll mounted. The Lobitos tanker El Mirlo (Captain Pedersen) was hit by a 1,000-kilo bomb during an air raid on Merseyside in March 1941—she was ready for sea again in May—only to be damaged again in a raid on the Manchester Ship Canal eight months later. Capulet (Captain Richardson) was torpedoed in the Atlantic in April 1941, with the loss of nine men. A month later it was the turn of Cape Breton as she

lay at Belfast: a land-mine ripped open her port side holds, she sank to the bottom of the dock, but after being refloated and repaired was back in service two months later.

During 1942 the losses continued. In September Empire Oil, a Government-owned ship placed under the company's management, was sunk by torpedo off St John's; while in December another U-boat sank the tanker President Francqui, one of two Belgian ships put under Bowring management after Belgium was overrun by the Germans.

Worse was to come. Early in February 1943 Cordelia, outward bound from New York, was sunk without trace after she had dropped out of a convoy to effect repairs. The loss was particularly grievous because for days and indeed weeks the company waited in suspense while aircraft searched the area in which she had last been seen. Then gradually all hope of the crew's survival was given up. To the staff at Leadenhall Street this was an unusually poignant experience; for so far in none of their many losses had a complete ship's complement disappeared without the faintest radio warning of disaster. Then a few months later a card reached Bowring's London office from her Chief Engineer (Mr Bingham) to say he was a prisoner of war in Germany. He was in fact the only survivor, though even this was not known till after the war, when he was repatriated and could tell the story of Cordelia's end. On 3 February during a winter's night of wild Atlantic storm she was struck by two torpedoes, one amidships and the other in her foredeep tanks. Despite the weather the Uboat surfaced, and with its searchlight picked up a life-raft on which several of the crew were drifting. Discovering that one of these was the Chief Engineer the U-boat took him on board as a prisoner. The rest were abandoned to the fury of the storm, and, like all too many who served at sea throughout the war, were never heard of again.

One more name in the roll of honour falls to be recorded, that of the Lobitos tanker *El Grillo* (Captain McGow). This vessel was attacked by aircraft at Seidisfjord, Iceland, during the morning of 10 February 1944, and went down fighting, her guns

hitting back at the German raiders. Luckily there were no serious casualties on board, but it proved impossible to keep the ship afloat and she sank very quickly by the head. There were then no further losses of Bowring-owned (or managed) ships until the loss of Regent Lion a year later completed a sombre story.

III

The company's trading ploys continued in the meantime, although these too were beset by dangers and difficulties comparable with those that affected the Bowring ships. Frequently they came under air attacks; the company's continental offices were in enemy hands; and as many restrictions had to be imposed by the Government, the staffs of the company's various trading departments in the United Kingdom were stretched to the utmost.

Across the Atlantic, Bowring and Company at New York were busy too. As in the 1914 war, the firm's ship agency activities involved it in the handling of tankers and ammunition carriers consigned to its care by the British Ministry of Shipping in the early days, and after May 1941 by the Ministry of War Transport. From its office buildings at 17 Battery Place it also continued to handle ore and metal cargoes. And from there, if any reminder of the importance of their work were needed, the staff could gaze not only on the Bay and river bristling with masts, but on the Statue of Liberty and what it symbolised in terms of the deadly struggle on the far side of the Atlantic.

Much of the parent company's trading activity in England was of vital consequence to the national economy. The Fertiliser and Foodstuffs department was naturally affected at the outset when the new Ministry of Food took over as sole buyers and importers of feeding stuffs in the United Kingdom. Until 1953, indeed, the trade merely acted as distributors of what the Ministry itself had bought. And so it was with Bowring, Jones and Tidy's rosin, turpentine, pine oil and other naval stores.

From the beginning these commodities, though subject to the Import Licence procedure, continued to be imported through

the normal trade channels and increasingly from the United States where stocks, especially of gum rosin, were large enough to supply the entire requirements of the United Kingdom. Then quickly the shipping position worsened. More merchant vessels were lost. But it was not until a ship called *Bradglen* was sunk in the Thames Estuary during August 1941 that Bowring, Jones and Tidy faced sudden crisis—and Government control. *Bradglen* at the time was carrying what proved to be the last of the private imports of rosin and turpentine. For when she sank with her cargo, the company, which had worked closely with the Government to ensure supplies for those in urgent need, found itself unable to replace the supplies it had already borrowed from certain customers on the assumption of *Bradglen*'s safe arrival.

Quick action followed. A member of the Bowring, Jones and Tidy staff was seconded to the Ministry of Supply, and in due course importers and distributors of naval stores formed themselves into the United Kingdom Naval Stores Association Ltd. Primarily this body was designed to assist the Government in distributing the Lend-Lease supplies which began to arrive from America towards the end of 1941; and this it did with considerable success. From the end of 1941 till decontrol in 1949 every ton of naval stores brought into the country was held and disposed of by the Association as agents for the Government. When Lend-Lease supplies came to an end the Association also became the channel through which the Government purchased naval stores not only from the United States but from Portugal, Spain and France.

Arrangements similar to these were made for the company's distribution of oils and oilseeds. The trade association which acted as distributors on behalf of the Ministry of Food was the United Kingdom Oil and Oilseed Brokers Association Ltd, a body in which the Manager of Bowring, Jones and Tidy's Oils and Oilseed department played a leading part, though full control was exercised by the Ministry. The company's Coffee department was likewise controlled, but its problems were different. Normally the department's business had consisted of

buying coffees, mainly as shippers' European representatives, and re-selling them. But when the importing countries were systematically overrun by the Nazis this became impossible, and it was not until several years after the war that the business took on some of its prewar look.

There were of course many difficulties to be overcome before the control system worked really smoothly. At one time when the war was at its height, the Government decreed for instance that all the naval stores held on its behalf by the Association must be moved out of the ports which housed them. With rosin there was no problem: it could be stored in open fields outside big cities. But the storage of turpentine in bulk proved much more difficult. However, all the problems including those caused by bombing, erratic shipments and the deterioration of packages were overcome; no consumer seems to have run out of supplies required for any approved purpose; and in the meantime the trade was given a constant reminder of the disaster which led to government control in the first place. For several winters after 1941, drums of turpentine from Bradglen were washed ashore on the east and south coasts of England. The whisky from Politician, the ship which drifted on to Eriskay and inspired Sir Compton Mackenzie's famous novel Whisky Galore, seems to have moved much faster.

Coming back to the feeding problem, the fish meal factory at Grimsby was specially listed as of national importance from the outset, and most of the employees were exempted from military service because of their contribution to food production. Not that they accepted this situation complacently. In their spare time both office and works personnel were either busy as volunteers in the Home Guard, Civil Defence and nursing services, or played a part in some of the other wartime activities in which civilians could take part.

The story of Bowring's foreign fish meal companies is more depressing. Fischmehl Einfuhr, the Hamburg subsidiary, had its funds blocked by the Nazi Government, and the manager was drafted into a labour battalion in 1941. After the war, when

contact was once more established, the company was reconstituted in 1947 and placed again under the management which had been so dismally interrupted.

The Dutch subsidiary, Vischmeel N.V., on the other hand, remained in existence throughout the war, and everything went well until the blitz of Rotterdam in May 1940 when the office was destroyed. Fortunately the auditor had duplicate records, and business could continue. But after the invasion of the Soviet Union by the Nazis, the Germans arrested the Russian-born manager and sent him to the USSR in an exchange of prisoners. Thereafter, apart from a postcard sent to the London office from Istanbul during his eastward journey, he was never heard of again.

The business in the meantime was held together by the present manager, despite all the difficulties which inevitably attended a company whose capital was British-owned. In accordance with their normal practice, the German occupation authorities appointed an official trustee, who appeared in the office once a month to collect the salary decreed for him. But since all animal foodstuffs were put under governmental control Vischmeel N.V. had to look around for other kinds of business. Hence its arrangements with Fischmehl Einfuhr in Hamburg to trade in such unlikely goods as toothbrushes, wooden brooches carved by members of the Dutch resistance movement, and talcum powder. But at least the company emerged from the war as an entity despite the Germans' deportation of the manager in 1944. Within a year he had returned.

At Clink Wharf in the meantime the pre-war pattern of trade was reshaped to meet the new conditions created when Japanese troops overran the Burmese plantations and the paddy-fields whose products the Wharf had handled. Yet though rice imports were curtailed as soon as war broke out, other sources besides Burma continued to supply the United Kingdom throughout the war. Bowring's had a special part to play in this, since along with two other firms the company was co-opted by the Ministry of Food as rice agents, and the necessary cleaning,

repacking and despatch was carried out as a semi-Government service with problems only too familiar. The rice, for instance, took much longer to reach this country in wartime convoys and therefore needed more preparation. Shifts had to be worked day and night; and with the bombing this became a risky business, as the work was done under a glass roof. None the less the women employees, who steadfastly refused to go to the shelters during alerts, went on working with such well-worn phrases on their friendly Cockney tongues as ''Itler won't shift us, mate!' Nor did he, for by good luck the wharf and works were never hit, in contrast to the fate of the company's premises in Liverpool.

There also operations had been placed on a war footing. The Fish Oils Company in particular was affected, for both fish oils and fish meal came under the new Ministry of Food, and early in September Bowring's representative on the Liverpool regional committee found himself appointed Local Manager for the Ministry although he had neither offices, staff, telephone, stationery nor funds with which to acquire them. However, by October all this had been rectified, and when the organisation was running smoothly, the Manager resigned his appointment in January 1940, but retained his seat on the Ministry's committee.

Being much concerned at the reduction in the stocks of codliver oil in the country, and also at the apparent wastage which was taking place, Bowring's soon put forward what in retrospect seems a far-sighted if revolutionary plan which the Ministry adopted. The plan urged firstly that the Ministry should cease thinking in terms of cod-liver oil *per se*, but should plan instead for Britain's nutritional needs in the broader terms of vitamin oils, using whale oil and seal oil, both of which were plentiful and could be blended with cod liver oil or used as a carrier for both natural and synthetic vitamins. Secondly, and as a result of this policy, vitamin oils were to be assessed in terms of potency rather than quantity, and wastage occasioned by overfeeding of vitamins avoided.

After a time, the Fish Oils Company, whose leading executive

was one of the Government's marine oils advisers, were appointed buying agents for marine oils, with the special duty of acquiring, whenever and wherever they were offered for sale, those which were of use to the United Kingdom and were also sought by her enemies. The company also purchased large quantities of South American fish-liver oils for the Ministry of Food.

In the meantime, and despite these expanding interests, Bowring's and Liverpool sustained their own war wounds. During the blitz in 1940 the port suffered heavily and hundreds perished. Worse followed in mid-March 1941, when raids on Merseyside by German bombers on two successive nights set parts of the port and the city ablaze. In May further attacks killed an additional 1,500 people, and in common with many other companies, Bowring's were grievously hit. The Oriel Street warehouse for storing fish oil was totally destroyed and its Blackstock Street extension, as well as the refinery, was badly damaged, while the offices at India Buildings, Water Street, were burnt with practically all the company's records, leaving only a few scorched documents as dismal testimony to the scale of the destruction. It was nearly three weeks before these could be recovered from the wreckage; and then, when the office safes were finally opened, it was found that even the coins in the cash boxes were a molten ruin.

The various departments of the Liverpool office soon found temporary accommodation elsewhere in the city in office rooms made quickly available by thoughtful business associates. Ledgers and records were started afresh; and fortunately one human problem became immediately soluble through the foresight of those concerned with the shipping side of affairs. Air raid alerts in London had many times brought work to a complete standstill in the department which paid out allotments to the seamen's wives and families. Since it was essential that these payments should be made promptly the work was transferred to Liverpool; and as luck and good judgment would have it, duplicates of the lost records had been kept in the London office, which

saw to it that the ensuing allotments were paid on time. The work was then immediately switched back to Liverpool, where the severed links in the business chain were gradually restored until by 1943 the whole office was reunited in Tower Building, Water Street.

Meantime it had been London's turn. A week after the Liverpool office was destroyed two 500-pound bombs hit the London office. The first exploded when it hit the chimney stacks, while the second crashed through the roof and did great damage to the Ship Management department, many of whose papers had fortunately been transferred to Liverpool in view of the weight of the Luftwaffe's assault on the City of London. Fortunately, too, many of the insurance company's clerical staff were spared these scenes of alarum and destruction through an opportune decision made at the outbreak of war.

At a special meeting held on 1 September 1939, the fateful Friday on which Hitler's Panzer divisions invaded Poland, the Board resolved to evacuate a major part of the Insurance Company's office staff to the country. Two members of the firm were instructed to find suitable premises by the Monday morning, a task which might have made lesser men quail. There would have to be accommodation for some 500 people, they were told, together with all their records and office equipment. The location must not be too far from the City, since the staff would have to be in constant touch with the brokers and underwriters in the head office and at Lloyd's, and there was no guarantee that the country's telephone system would escape the attentions of enemy bombers. Finally, the office staff would need somewhere to live.

By mid-day on Saturday the problem had been resolved. At Boreham Wood, near Elstree, the Ministry of Food had requisitioned a set of film studios for storage space and offices; and when Bowring's explained their case—including the dollar-earning importance of the insurance business—the Ministry immediately agreed by telephone to lease them part of the premises.

The fun then started in earnest. The studio manager rounded up a team of carpenters who worked all through Saturday and Sunday turning stage scenery into desks and tables. At the same time options were taken on some thirty empty flats in Elstree, and one of the directors spent an unconventional Monday buying up stocks of pots and pans, beds and bedding from shops in Edgware, Barnet and St Albans. Back in London a convoy of lorries was chartered for the great move, and one of the staff was deputed to buy a second-hand bus from the London Passenger Transport Board to run between the station and the studios. Thus when the members of the office staff reached Leadenhall Street on the Monday morning all was ready for the trek to Boreham Wood. They were naturally surprised to learn what the day would hold for them; but with adaptability and conspicuous loyalty to the firm they quickly got to work packing up the files, passing them down to the waiting lorries and generally denuding the office of all it contained.

By the Tuesday evening the flitting, which had gone with the precision of a well-planned military operation, was over, and as the week wore on the familiar patterns of business were recreated. Gradually too the personal problems of the staff were settled, as makeshift sleeping quarters were exchanged for more permanent homes, a scratch canteen transformed into a well-run cafeteria, and a social club founded with facilities for dancing, darts and table tennis. Secure from the blitz on the City, the Boreham Wood cohort dug itself in for nearly six years.

IV

Though there were many changes in the business during the war, these were chiefly on the material rather than on the human plane. But there were some important changes in the firm's higher direction. When Sir Frederick Bowring died in 1936 he was succeeded as chairman of the parent company by his brother Sir Edgar who for some years had been much less active in the Newfoundland business. Partly this was due to medical advice

that he should seek a warmer climate in winter, and partly to his terms of office as Newfoundland's High Commissioner in London from 1918 to 1922 and again from 1933 to 1934. For these and many other services Sir Edgar was created KCMG in the last year of his office and then returned to business. After his death in 1943 at the age of 85, he was succeeded as Chairman of the parent company by Edward Hugh Bowring Skimming, the able and much respected grandson of Edward, one of old Benjamin's sons, who had been a subscriber to Lloyd's as early as 1868.

Edward Skimming, a man with many friends and versatile tastes, had spent the whole of his business life in the service of the firm, first as an apprentice in New York and San Francisco, and later as Executive Manager of the ship-owning interests in the London office. In 1902, at the age of 27, and soon after the firm was converted into a limited company, he was appointed to the Board as a permanent director. But his expert knowledge of shipping affairs was recognised far beyond the confines of the company's offices. In the First World War he was the British representative on the Inter-Allied Chartering Executive, a service for which he was made a Chevalier of the Légion d'Honneur, and among his other duties was that of representing the London General Shipowners' Society on the General Committee of Lloyd's Register from 1934 until 1946. His death in 1957, not long after he had resigned the Chairmanship of the company, thus broke one of the last links in the chain reaching back into Bowring's flourishing shipping days at the end of the 19th century. It was also 1957, to look ahead again, which saw the death of Arthur Bowring Leather, a popular and talented solicitor whose election to the Board in 1943 enabled the company to enhance its long tradition of keeping on the right side of the law by bringing the law into the board room. Since he had long been Bowring's solicitor at Liverpool, Arthur Leather brought to the board room table not only shrewdness and charm of manner but also considerable knowledge of the company's working.

V

While all these events were taking place at home, at sea and in the various markets which the company had entered between the wars, Newfoundland had entered on a new, historic phase. This may not have been completely realised before the war but it was soon obvious that the Allies in Europe would depend for much of their food and equipment on the New World; and indeed long before the United States entered the war, the lifeline across the Atlantic began feeding and supplying Britain, and Newfoundland quickly became a bastion of the Allied cause in the Atlantic.

The harbour of St John's was of prime importance. It could accommodate big merchant ships and naval vessels with the exception of battleships. It was an established base for fitting and repairs, and was already a leading port for the export to Europe of dried cod and other sea foods. But soon St John's took on another function—as an air junction and military air force base—and before long the Americans were building military and naval bases in the area. Increasingly, too, the port was used as a base for convoy escorts outward bound for Iceland and Londonderry or coming west to North America, since this allowed the smaller escort ships, such as destroyers, to be rested at St John's rather than make the whole of these often gruelling journeys without relief.

Amid all this activity the company played its part, especially after 3 May 1940 when Eric Bowring received the following cable from the Ministry of Shipping in London:

'I shall be glad to know by telegram whether you are willing to accept appointment as Ministry of Shipping representative in Newfoundland. It is expected that a large number of ships will be sent to load each month under Ministry of Shipping instructions to lift timber, pitprops, pulpwood, wood pulp, iron ore and zinc concentrates. Duties of Minister's representative would be to supervise such shipping whilst in Newfoundland and assist as far as possible in ensuring ships are properly handled with a view to quickest despatch and are dealt with in accordance with Ministry's instructions.'

Hardly had he cabled his immediate acceptance than Eric Bowring was warned of the imminent arrival of the first ships—to collect iron ore and pitprops. He also saw to it that quantities of codfish, cod-liver oil and pickled herring went back to England with the industrial cargoes. So clearly his duties were many-sided, and not all of them easy. There were difficulties over codes, Sunday overtime working at the port, the issue of certificates of seaworthiness to doubtful vessels, the lack of material for degaussing (a defence against magnetic mines), bridge protection for vulnerable ships, and the reluctance of neutral crews to join convoys with speeds which differed from their own. There was also the awkward task, after the fall of France, of persuading certain Belgian, Norwegian, Dutch and Polish ships not to sail for ports in French territory.

Many other problems faced Eric Bowring in the fateful summer of 1940. Sometimes when a vessel arrived without warning, a berth had to be found, its repairs or fuelling attended to, and facilities provided for loading or discharging its cargoes. It was Eric Bowring's job, in his new capacity, to deal with all such matters. One difficulty—what to do with survivors brought in from torpedoed ships, or crews waiting idly while their ships underwent repairs—was solved by the creation of a seamen's pool in a port so busy that at times during the war it was almost possible to cross the closely packed harbour from one side to the other by stepping from ship to ship. At the same time, Bowring Brothers had to shoulder burdens additional to the official duties of their Chairman. They had to deal with shipping casualties both as ship's agents in the port of St John's and as agents for Lloyd's and the Salvage Association. But naturally enough the work entailed was never very remote from the Representative's. 'We were complementary to him', says a Bowring Brothers director. 'We supervised damage repairs, paid the bills and reported to owners by code through the naval authorities. Although the Representative was looked to for the care of survivors brought into St John's it was the company which had to clothe, feed and house them and arrange their repatriation. Certificates of

seaworthiness had also to be arranged through Bowring Brothers as Lloyd's agents. And at one very critical period when there was a grave shortage of ship's lifeboats we even set up a factory which built many hundreds of lifeboats and so fulfilled a pressing national requirement.'

Such problems arose more urgently when the Battle of the Atlantic was fully joined, and St John's began to see the war at closer quarters. In November 1940 Gloucester City put in with almost 100 survivors from torpedoed ships; and soon ship after ship steamed in, until new arrivals had to be sent to the nearby harbour of Bay Bulls.

With 25 ships undergoing repairs by this time in St John's, the Ministry grew anxious, and Eric Bowring was urged to send all later arrivals elsewhere. But as there was equal congestion at Halifax, Nova Scotia and at St John, New Brunswick, the only answer was to push ahead with improvements and extensions. He therefore appealed to the Newfoundland government for action, at the same time requesting the dockyard repair officials to tackle the least severely damaged ships first, regardless of their place in the queue. Thus gradually the situation eased, and by March 1941 the dockyard authorities were seeking fuller employment.

They did not bargain for what was to come—the decision to use St John's as a naval base. No one knew better than Eric Bowring the congestion this would bring to the dockyard. He strongly urged that another Newfoundland port be chosen—Heart's Content, for example—and the Ministry of Shipping agreed with him. However, theirs was not the final decision. The Admiralty wanted St John's as a naval escort destroyer base; and so it became.

While Eric Bowring, like his ancestor Benjamin, was entangled in this 'thicket of business' the firm continued, throughout the changing circumstances of the war, to pursue its time-honoured activities. The demand for seal oil increased as it had in the First War; but there were now fewer ships engaged in the fishery. In 1941 only four steamers left St John's. Three of these—

Terra Nova, Eagle and Ranger—were Bowring-owned. Unhappily, Ranger had to be abandoned without loss of crew the following year after severe damage in a violent storm off Baccalieu Island.

Terra Nova and Eagle were also wartime casualties. Old Terra Nova after all her glory with Scott in the Antarctic and her long and faithful service to Bowring's was sunk without loss of life during her return from a charter trip to Greenland, where she had been damaged by ice while carrying materials for the construction of an American base. Eagle on the other hand was damaged but did not sink, while on charter to the British Government for a meteorological expedition to the Falkland Islands and the Antarctic, and duly went sealing again at the end of the war.

But times were changing. In 1942, for the first time in more than a century, Bowring's had no ships at the ice; and the seal hunt, which had formed an integral part of Newfoundland history for so long, had disappeared from the scene. This strange situation was partially rectified in 1944. But the writing was clearly inscribed on each wooden wall. Though the company continued to send ships out to the ice front, the great days of the seal fishery were virtually over.

17. A New World

I

Though insurance had long been Bowring's chief activity there were many at the end of the war who looked nostalgically back on the company's past and thought with the Psalmist that its way was still in the sea, and its path in the great waters. But after such heavy losses in the two world wars the scale of its shipping activities was much reduced, even when the vessels managed for other companies were reckoned in with those which Bowring's owned and operated on their own account. Nor was there any question, as matters stood, of recreating the large fleets of the past in any foreseeable future. None the less the Board's intention was to build fresh ships from time to time, and thus continue a tradition which had lasted for more than a century.

In 1945, the Board decided to have a second Regent Tiger built. Almost a replica of her predecessor, the new Regent Tiger was duly launched the following year, but some years later she was renamed Capulet, in the old Shakespearian tradition, and so became the third of that name in the Bowring history.

Other tankers followed. Regent Leopard, launched in September 1949, claimed to be the first oil tanker ever to be equipped with her own permanent swimming pool, and, like Regent Tiger, she too was later given a new name and in June 1960 became the company's fourth Prospero. Regent Caribou and Regent Springbok were also laid down in 1949; and Regent Lion, transferred to The Bowring Steamship Company from The Bearcreek Oil and Shipping Company in 1950, eventually became Camillo.

Soon after the end of the war this ship was caught up in one of the finer flights of bureaucratic mystification. There was at the time a shortage of edible fats in Britain. Imports had been cut during the war, and one of the important sources of supply

had dried up altogether when whaling was suspended. With the end of hostilities, however, there came a determined move to make amends for the lean years. But though whaling was started as soon as possible the industry was seriously handicapped by the shortage of suitable tonnage.

In 1946 a certain South African company was having particular difficulty in operating its factory ship *Empire Victory*—a wartime prize from the Germans which had been known as *Unitas II*. She had set off on an Antarctic expedition without her owners being able to charter a tanker to service her with fuel oil and bring back as much as possible of the badly needed whale oil. At this point the Ministry of Food, with its eye on margarine as a vital foodstuff, stepped in with a request that the Ministry of War Transport should provide the tanker required. The Ministry of War Transport in turn discovered that Bowring's *Regent Lion* was the nearest vessel available. She was therefore diverted to the Antarctic despite urgent petrol-carrying commitments.

When her sailing orders arrived, Regent Lion was discharging oil at Rotterdam. She then went to Southampton and three days before Christmas duly sailed for the Canary Islands to load fuel oil for Empire Victory. En route her crew worked night and day throughout Christmas week, cleaning and treating the tanks in preparation for the expected cargo of whale oil; and at Santa Cruz 10,000 tons of fuel were loaded in less than 12 hours. As she headed south the crew continued to clean the tanks till New Year's morning when an unofficial and unexpected relief squad was found in the picturesque shape of 12 Spanish stowaways, who emerged from the lifeboats with the firm impression that they were on their way to the United States. Instead, they were immediately put to work in return for bed, board and a cigarette ration. But at least they got a glimpse of sunny Cape Town on 15 January when Regent Lion topped up her own fuel supply, took on mail and supplies for the whalers and then set out for her Antarctic rendezvous with Empire Victory.

This last leg of the trip ran through the bad weather zone of the southern ocean, where gale force winds normally blow three

days out of four, and where without any land to break the wind a massive ocean swell builds up. To make matters worse, southern icebergs, especially in the dark hours, are more of a menace than their northern fellows, since they are larger when they break away and have no mellow Gulf Stream to shorten their lives. Regent Lion's passage was made all the more hazardous by having to steam as near full speed as possible to keep her rendezvous; and to heighten the tension, Empire Victory had radioed that her fuel would be dangerously low by the appointed date, the 1st of February. On 31 January anxiety in the tanker heightened again when she ran into heavy pack-ice, but after a difficult night of nudging through the pack, the rendezvous was accomplished in time.

Using sperm whales as fenders the two ships were manoeuvred alongside each other and immediately began exchanging whale oil for fuel. The weather, which had been relatively moderate, was degenerating and the whaler captains were anxious to get some fuel before it broke altogether, since it began to look as if they might be called on to ride out the storm. Their fears were justified. By noon the following day a driving blizzard engulfed the two ships, and they had to part company to seek shelter of a kind in the pack. Thus it was that for two nerve-racking days Regent Lion courted the lee of an iceberg before she was able to rejoin Empire Victory to complete the transfer of the oil.

The other misadventures of the trip need not be detailed here. But it should be put on record that it took Regent Lion two whole weeks to tow a crippled whale-catcher back to Cape Town where she could be dry-docked. From Cape Town Regent Lion was then ordered up the coast to Durban. And there, after more than two months' hard labour in some of the roughest ocean weather in the world, having survived encounters with icebergs, breathed in assorted odours of a whaling factory, and even put up with stowaways, the crew of Regent Lion dutifully discharged the precious edible oil into the vats of a soap factory!

Regent Springbok, a vessel launched in the summer of 1951 and built, like her sister ship Regent Caribou, at the Blythswood yard

at Scotstoun on the Clyde met with better fortune a few years later, when early in 1953 she took HRH the Princess Royal, who was borne on the Ship's Articles as a supernumerary, to the West Indies. As Commandant-in-Chief of the British Red Cross Society Her Royal Highness was visiting the West Indies to present new colours to the Red Cross Society of Trinidad and Tobago, and for the ship's company the experience was wholly delightful. But also the voyage was to find a place in both royal and nautical history, since it seems to have been the first time ever that a member of the Royal family travelled in a Merchant Navy tanker.

The royal voyage started from Wallsend on 24 January 1953 when *Springbok* went down the Tyne with the Princess Royal's personal standard flying from the mainmast, and the Princess herself waving her farewells from the bridge and hearing the good wishes of those on shore conveyed in skirls of bagpipe music. During the trip she was the guest of Trinidad Leaseholds Ltd whose subsidiary, the Regent Petroleum Tankship Company, had chartered the ship on a long-term contract; and despite some heavy weather the Princess seems to have enjoyed the 15-day crossing. She saw all aspects of work on board at first hand, took a keen interest in all the routine activities at sea, and when the time came for her to disembark at Port of Spain, presented her personal standard to Captain V. A. R. Jury, OBE, with the request that it should remain on board his ship as a souvenir of her voyage.

But tankers are by no means the company's only concern. On the St Lawrence the Bowring ship, *Cape Breton*, has regularly transported coal for the Dominion Steel and Coal Corporation; and in 1955 Bowring's decided to build *Trinculo*, an advanced new type of ship designed specifically for the iron ore trade.¹

¹ Trinculo was the third Bowring vessel to bear the name of Shakepeare's jester. She was also the first ship to sail under the flag of The Bowring Steamship Company with the Lloyd's classification + 100 A1 'ore carrier'. The first Trinculo was a 310-ton iron barque built in 1858, and the second a 5,200-ton tanker commissioned in 1908.

Certain features of the ship are noteworthy. She has automatic ventilation systems and an air-conditioning plant to ensure comfort throughout the living quarters in whatever climate the ship may have to operate. Cargo handling, too, is simplified by such innovations as power-operated hatches which fold away in sections as they are opened; and there is a 'listometer' which acts as a guide to movement in the ship when loading or discharging cargo.

Trinculo's vital statistics are brazenly unladylike. She is 14,500 tons dead weight, 505 feet in length, with a beam of 69 feet; and from the laying of her keel to the start of her maiden voyage she was less than 18 months in the building. Work on her was in fact begun in Swan, Hunter's Wallsend yard in January 1956, and she was launched in January 1957. By June of the same year she was fitted out and ready for her sea trials. These she passed with flying colours, and by noon the following day she had taken on stores, fuel and provisions and was setting off to pick up a cargo of iron ore in Sweden. Thereafter Trinculo was kept so busy that by December 1961 she had already steamed 264,000 miles and carried more than 712,000 tons of cargo.

In 1960, with *Trinculo* thus engaged, a notable advance was made in the Bowring oil transport interests with the commissioning of the tanker *Orlando*. Launched from Lithgow's yard at port Glasgow on 10 August 1960, the 20,150-ton *Orlando* was the largest vessel Lithgow's had so far built; her sevencylinder diesel engine was the largest ever built by the engineers, John G. Kincaid and Company Ltd; and she was also the largest ship The Bowring Steamship Company had yet owned.

One or two features of this fine ship are especially noteworthy. As with *Trinculo*, close attention was given to ensuring comfort for the crew, in accordance with an old tradition. As we saw from some of the firm's earlier letter-books, Charles Tricks and his successors in the 19th century seem always to have attached importance to the comfort and decency of living conditions in their fleet, and certainly on this count *Orlando* is beyond criticism.

Orlando in the Clyde 1960



Her air-conditioning system allows individual control of temperature in all cabins and communal quarters, an important amenity in a ship which samples pretty well all extremes of climate in the course of a year's trade. Another pleasant luxury is the swimming pool situated on the after deck.

But Orlando is also technically in the forefront. Among the navigational aids with which she is equipped are a Decca navigator working on signals broadcast from shore transmitting stations all over the world; the latest true motion radar apparatus; a Sperry gyro compass and automatic steering. The ship also has the most modern depth-sounding apparatus, and seems to have been the first British vessel to have a Sperry 'Sintef' loading calculator installed. This last device ensures that weight is evenly distributed throughout the ship during loading and unloading and obviates the possibility of damage to the hull through overstraining the structure.

It is pleasant to record that the auspices for Orlando seemed favourable from the beginning. Brilliant sunlight illumined her when she sailed from Greenock in November 1960 for her acceptance trials off Arran in the Firth of Clyde, and on her return she was even able to offer assistance to the Royal Navy when a guest on board suddenly spotted flames coming from the casing of a submarine proceeding on a parallel course outside the mouth of the Gareloch. Orlando at once sent warnings by Aldis lamp and siren, and while this service was being acknowledged from the submarine by a typically succinct naval 'Thank you', two seamen promptly appeared from the conning tower to extinguish the fire with a hose.

With this brief excitement out of the way, Orlando, on charter to the BP Tanker Company Ltd, returned to the Tail of the Bank and sailed next day for the Caribbean. Historically, no other point of departure for a new Bowring venture could have been more appropriate than the Clyde. For it was here that old Benjamin had landed just over a century and a quarter earlier on his return from Newfoundland to set up an office in Liverpool. He was also then—shall we recall?—on the look-out for a new

ship, in whose wake many more were to go about the company's business before the latest Orlando joined the fleet.

There will be other ships, no doubt, to help preserve The Bowring Steamship Company's operations, which certainly have a wide variety and range judging by the disposition of its fleet at the end of 1961, when international shipping was far from flourishing. Within a week or two of Christmas Cape Breton was taking wheat from Quebec to Hull and Leith, Capulet crude oil from Puerto Miranda in the Gulf of Maracaibo to London, Regent Caribou and Regent Springbok fuel from Trinidad to the Thames and Avonmouth, Trinculo ore from Algeria to Middlesbrough, and Orlando crude oil from the Persian Gulf to Portland, Maine. El Lobo (managed for Lobitos Oilfields) also sailed shortly before Christmas from La Libertad in Ecuador to take on oil at Peruvian ports for discharge at Stanlow in the Manchester Ship Canal. Finally, to complete this pleasantly varied maritime mosaic, there was Algerine, Bowring Brothers' sealer at Newfoundland, which operates at the ice front during the sealing season and is engaged on other missions during the rest of the year.

II

Various other departments in the meantime were busy with the firm's many trading activities. In the immediate post-war years there were still many restrictions at home, while overseas much damage had been done to estates and property owned by Bowring's and their associates. But gradually the threads were picked up again and woven into a stable fabric of trade, with patterns enriched from time to time by the introduction of new enterprises.

In the petroleum business the pool system operated till 1948, when once again the various oil distributing companies regained their individuality, though not the right to sell their own particular products. On the whole, the brief spell from 1948 to 1951, when all restrictions were finally removed, proved satisfactory; and indeed, since qualities and prices were fixed, trading was

easier than it subsequently became when branded products returned and the motorist once more had a choice. This had, however, the effect of restricting Bowring's to the commercial user market again, and eventually led to their giving up most of their connections with the motor spirit side of the trade, although they continued to do some business as distributors to haulage contractors, farmers and organisations handling their own fleets of vehicles.

The paraffin trade was also affected by the public demand for branded products, and in 1955 arrangements were made for the company to become distributors of 'Esso Blue'. This in turn brought about a change in the import policy. Whereas Bowring's had been importers of refined petroleum, arrangements were now made to import crude oil direct to the Esso refinery at Fawley, and to collect refined petroleum from any Esso installation as required. This enabled the company to give up its rented tank-space at Thames Haven and to build a suitable depot with storage tanks at West Ham. They also increased their sales of paraffin, went into the oil-burning stove market, developed their sales of diesel and vaporising oil to farmers in the outer London area, and became petrol haulage contractors for the Esso Petroleum Company between April and October.

Clink Wharf also continues to play its part in the trading story, though this has now changed in character. In 1950 when the Rice Division of the Ministry of Food closed down, Bowring's dropped out of the rice importing business. The Wharf, however, went on to serve other of the firm's needs and, as general warehousemen, provides facilities for the storage of a wide array of articles ranging from microfilm insurance records to canes and honey and skins for the Leather and Fur department.

The firm of Duckworth's, which had been associated with Bowring's since 1936, had been engaged throughout the years in producing natural grained full chrome seal leather for the shoe trade at home. This was sold through agents in London; but in 1947 Bowring's set up its own Leather and Fur department to handle the sales of sealskin products. A year later, when the

Government gave instructions that 100% of the value of the imported raw materials must be re-exported after processing, Duckworth's, who became a fully-owned Bowring subsidiary in 1952, not only started making 'Pin Seal' for small leather goods, but in the absence of any demand from overseas for full chrome seal leather contrived to sell it to manufacturers of fancy leather goods for the export market. Today it is exported to the United States, Germany, Italy, Holland, France, Sweden, Portugal, Canada, Australia and Mexico.

An unusual and noteworthy by-product line with which the company has experimented is fur shaved off the skins and sold for blending with wool in women's coatings. When seal skins are in short supply—as sometimes happens—the tannery takes on 'outside dressings' of ostrich and crocodile skins (both leathers of the highest quality which require to be dressed by hand) and, more recently, the dressing and marketing of kangaroo leather as well. As for the fur side of the seal-skin business this is mainly put out to contract, so far as dressing is concerned, though Duckworth's tannery dresses and dyes certain types of seal fur and has them marketed through a London fur broker.

If Duckworth's and the Leather and Fur department have been kept busy with all this, the foodstuffs and fertiliser side of the business can also report considerable activity during these post-war years, despite occasional setbacks. Since the war British agriculture has so increased its demand for animal feeding stuffs that in addition to what is produced at home every year, the country is obliged to import a great deal more from abroad. Bowring's as it happened were admirably placed to meet this situation, for in the inter-war period the company enjoyed a close relationship with the all-important Norwegian fish trade which was one of its main sources of supply. After the war this connection was re-established, and in 1950 Bowring's were offered substantial quantities of Norwegian herring meal. But it was not till 1953 that the lifting of the wartime controls enabled the company to become sole distributors of Norwegian herring meal products in the United Kingdom.

The company's continental interests in this trade also continue to thrive. The manager of Vischmeel N.V. returned to Rotterdam in 1945 and set about rehabilitating his firm in the fish meal business. Soon too a letter was received from the Hamburg manager of Fischmehl Einfuhr to say that he also had returned safely and was taking steps with the British Control Commission to resuscitate the company. A Bowring executive immediately tried to visit Germany, but civilians were not allowed to travel there until the New Year of 1947. Then, armed with a permit from the military authorities, Bowring's emissary set off for Army HQ at Bad Oeynhausen, though conditions in Germany were still chaotic. There was, for instance, no public transport and no hotel accommodation. But in the end he procured an ancient car with a Control Commission driver, travelled for eight hours over damaged roads to the Naafi-run military transit hotel in Hamburg, and thus made contact again with the German manager.

The Icelandic venture, on the other hand, came to an end after the war, having already run into difficulties in the '30s. Instead of salting and drying, the Icelandic fish merchants had erected plants for filleting the fish and freezing the fillets. This meant that there was a considerable quantity of wet fish offal left for conversion to meal, which was the standard practice in other countries. Unfortunately the machines in the company's factories at Reykjavik and Isafjord could not handle this wet waste, as they had been designed for the processing of dry heads and bones. In view of this and also of the overall trading figures, Bowring's decided in 1947 that additional outlay for new plant would not be justified and duly sold the factories, though still continuing to trade as importers of processed meal from Icelandic merchants.

There is, however, a question-mark, which may be temporary, about the future of fish meal production in Europe. Until recently this industry appeared to have a safely predictable future of steady growth, with demand invariably ahead of supply. But in 1958 an astonishing change occurred when Peru started to flood fish meal on to the world market. The Peruvian industry was at first of

relatively small importance. But by 1955 it was producing in quantity, and since then has more or less doubled production annually—a phenomenal increase achieved by a new technique of literally pumping shoals of small fish on board the fishing-boats through pipelines. What the precise future of the world market in fish meal may be is difficult to gauge. But certainly in the meantime the market remains as buoyant as the company's factory at Grimsby keeps busy.

At Liverpool, the other centre of the company's fish oil manufacture and the trading headquarters for this commodity, Bowring's in 1962 still had their headquarters in Tower Building, where it happily rubs shoulders with the Norwegian, Chilean, Ecuadorian and Venezuelan Consulates, the Law Society of Liverpool, Her Majesty's Immigration Office, a number of banks and shipping lines, the Inland Revenue and even a department of the Ministry of Education. But the office is not alone in having re-emerged from the blitz which destroyed its old headquarters. The Liverpool fish oil factory, too, was reconstructed on a new site as an up-to-date plant equipped with 64 tanks (total capacity 4,000 tons) which as at Grimsby produces oils for the tanning, paint and lubricant industries as well as medicinal cod-liver oil and veterinary oils for animal and poultry feeding. It was also here—in Blackstock Street—that in 1961 a new office and laboratory block was made available for the Fish Oil company.

In the drab days when all this was arising from the wreckage of the war there was one young man, a member of the Bowring family and an ex-Army officer, who judging by the following reminiscence at first looked on the scene with a lacklustre eye:

'I joined the company early in 1947 as a junior clerk in the Liverpool office, and remember my first morning clearly. Now a gainfully employed civilian I crossed the Mersey on the passenger ferry from Birkenhead in a rain-sodden sou'westerly gale—conditions which became all too familiar at the time and finally drove me to seek less healthy but more convenient conditions on the Underground. I could not help recalling the Liverpool I had known as a child, when we had lived on the Wirral and when

even visits to the dentist and lunch at the Adelphi Hotel had been an exciting adventure, culminating frequently in a ride on the overhead dockside railway past forests of masts and funnels, or in a very unofficial tour of the car ferry's engine-room on the way home. Sadly, the overhead railway has gone and the much increased road traffic to and from Liverpool uses the Mersey Tunnel where, during rush hours, thousands of vehicles creep along like a tired army of moles.

'As the ferry made its strange crab-like approach to the Pier Head, Liverpool looked somewhat grim and battered, and I mentally cursed myself for having succumbed to family pressure to give up a regular commission in the Rifle Brigade. Nothing would convince me as I sloshed through the streets to Tower Building that there was any merit whatever in swapping a well-matured Sam Browne for a very new-looking and quite empty leather portfolio. But then I hadn't the vaguest idea what went on in 'the Office'.

'The art of writing out invoices or delivery orders for varying quantities of fish oils and fish meal was lost on me, and after one morning at it I was only too glad to be invited out to lunch by one of the more senior members of the staff (not in the Fish Oils company) whose clear purpose was to give me an appropriate christening. The consequence of this need not be retold here in all its painful detail, but undoubtedly it was so shaky a start that in future there was a much more rigid observance of normal office hours—these ran from 9 am to 5 pm with an hour for lunch—and I settled down to a routine which at first seemed dreary and stultifying. Fortunately for all concerned the spirit of rebellion wore off as the work assigned to me became more interesting, and I became absorbed in the purchasing, processing, blending and selling of fish oils for medicinal, veterinary and industrial purposes.'

In the flux and flow of Bowring affairs chance and circumstance have often played as big a part as foresight and planning. When the company first became involved in the extraction of fish oils no one foresaw that this would eventually lead to an interest in the pharmaceutical and chemical industry. Yet the move was not without its inner logic.

The health-giving properties of cod-liver oil have long been appreciated, not only by the medical profession but by less learned people, ranging from solicitous mères de famille to the fishermen of Iceland, who used to keep a bowl of it in the wheelhouses of their boats and regularly sup a spoonful or two at sea. But in the 1920s, when vitamins were still something of a mystery to the general public, Liverpool did a great deal to popularise them. In turn, there followed an expansion into the field of synthetic vitamins, principally to increase the vitamin content of various fish oils by the addition of vitamin D₃. Other possibilities followed, including its use as an additive in suitable cereals for animal feeding stuffs. And so it was, by one of those crab-like movements not uncommon in the business world, that C. T. Bowring and Company (Fish Oils) Ltd became interested during 1947 in launching the firm of Peboc Ltd, in association with the Premier Yeast Company and Crookes Laboratories.

In the original factory of Peboc Ltd at Greenford, Middlesex,

In the original factory of Peboc Ltd at Greenford, Middlesex, D₃ was for some years produced on what was virtually no more than a laboratory scale. But as the demand grew, it became necessary to find larger premises in which D₃ could be produced in quantity and thus more cheaply. In 1954 a new factory was therefore built at Northolt. In designing this factory, special precautions were taken against the fire hazard inherent in using highly inflammable solvents. To avoid the dangers of lurking explosive gases, flame-proof electrical equipment, adequate ventilation and air-conditioning were installed. Heavier-than-air gases were prevented from 'creeping' by laying some floors lower than others. Especially dangerous areas were isolated with ventilated lobbies, and the irradiation equipment was fitted with an alarm system and fully automatic fire-extinguishing device.

In 1956 Peboc Ltd became a wholly-owned subsidiary of C. T. Bowring and Company (Fish Oils) Ltd, and the new Northolt factory came into production in 1957, just forty years after Bowring's bought their fish oil and fish meal factory at

Grimsby. Thus by a process undreamed of in 1917 the company had become involved in the production of synthetic vitamins. Yet even this is not the end of the story. Though much of the history of Bowring's has developed through timely and welcomed mergers, an equally important trend has been the linking up with other manufacturing groups.

In 1959, for example, when it was clear that Peboc was capable of great expansion, it was agreed that Duphar Ltd, a subsidiary of the world-renowned N. V. Philips Gloeilampfabriken, should become equal partners in this enterprise with C. T. Bowring and Company (Fish Oils) Ltd. As a result of this, Peboc ceased to be a subsidiary company within the Bowring group, but gained in return the benefit of the enormous research and technical facilities of the Philips organisation, while at the same time retaining the marketing and other facilities which Bowring's could well provide. Consequently the Northolt factory, besides manufacturing D₃ in quantity, is developing the manufacture of fine chemicals—including muscle-relaxing drugs, analgesics, and various synthetic organic chemicals to customers' requirements—and through Bowring channels much of this production is sold overseas.

By all these tokens the various trading concerns in the United Kingdom were obviously flourishing. Much had changed, however, as a result of the war, and especially in terms of overseas trade. To take but one example, Clink Wharf, although busy with general storage, no longer handled produce from Burma. The plantations, which had then made encouraging progress, were destroyed by jungle fires during the Japanese penetration of the country, and in 1941 the company's rice mills and go-downs were razed to the ground during the British evacuation. The teak business too had collapsed; for the concession from the Government of Burma expired with all others soon after the war and, in view of the impending constitutional changes, was not renewed.

Many other difficulties confronted such firms as Fairweather, Richards and Company in which Bowring's had become principal shareholders before the war. Some of the British industrial enterprises which had been resuscitated were nationalised by the new Government with inadequate compensation; heavy taxation and insecurity forced British-owned rubber companies to sell out; and in the oil and mining industries, where the Burmese Government took over a 51% interest, relations between the companies and the Government became strained to near breaking-point when interference in management led to certain ventures becoming moribund for lack of capital. Practically the whole export trade has progressively been restricted to Government agencies, while on the imports side licences are mainly issued to Burmese nationals. The country as a whole has certainly not benefited from all this, nor is it possible to escape the general picture of a country where order and law in some parts are in flux and life and property jeopardised.

In this difficult situation Fairweather, Richards have at any rate been tenacious and vigilant, and in spite of all the problems have continued to trade profitably every year since the war, extending the range of commodities handled in the Rangoon warehouse to include such articles as asbestos sheets, rotary hoes, tinned milk, baby food and bicycles, to mention only a few.

Meantime the company's trading interest in the field of naval stores on the other side of the world was being fostered by Bowring, Jones and Tidy, who acted as agents in the United Kingdom for two American producers. One of these had plants in Mississippi and Louisiana for the production of wood naval stores. The other, with headquarters at Savannah, Georgia, specialised in gum naval stores, but has now ceased to exist, and gum naval stores have been coming from other sources. More recently considerable quantities of naval stores have been imported into the United Kingdom from France, Spain, Portugal, Greece, Russia and China.

The range of industries using naval stores is remarkably wide. Most people imagine that rosin is used only for violin bows and boxers' and ballet-dancers' shoes. But this accounts for only minute quantities, as do gramophone records, de-hairing com-

pounds, adhesives, metal casting and chewing gum. At one time large quantities were used in making soap, a market lost nowadays partly because of the petroleum-based detergents which are so popular, and partly because in normal soap-making plentiful supplies of cheap tallow have ousted rosin. None the less it is extensively used for paper size to 'bind' the fibres and make paper waterproof. Paint and varnish manufacturers are among the other large consumers of rosin; while turpentine is used in the preparation of boot polish, disinfectants and scents. Certain plastics also utilise it, while its most recent employment is in heat-resisting lubricants for jet engines.

But naval stores are far from being a solitary Bowring, Jones and Tidy interest. Its Coffee department brings in coffee, much of it sold to Continental buyers, from Central and South America—long the chief source of supply—and from East Africa. The various other commodities in which the company deals include vegetable oils and oilseeds, in particular China wood oil, linseed oil from many producing areas (notably India), cottonseed and groundnut cake.

We come now to the teeming markets of Africa where, in the 1950s, Bowring's established interests in Nigeria and Kenya, and now conduct typically varied operations in both these countries.

The first step into Nigeria was taken in 1955 when the London company's large insurance commitments led to the foundation of an insurance subsidiary on the spot in Lagos. One of the first accounts which the Lagos office handled was that of the Cameroons Development Corporation—later taken under the wing of the Colonial Development Corporation—whose London agents were a Bowring subsidiary known as Rubber and Mining Agencies Ltd. The directors of the Cameroons Corporation included among their number two Bowring executives who were thus already involved in West African affairs. On the basis of their experience they were eventually encouraged to propose that Bowring's should establish a business in Nigeria similar to that which Fairweather, Richards and Company Ltd were

conducting in Burma. Import-export agencies were to be the mainstay of affairs, and the advisability of venturing into the plantation business carefully considered.

As a result of these deliberations a new company was registered in October 1958 under the name of Rubber and Mining Agencies of Nigeria Limited. Within the next few months the company had secured the representation of a number of British manufacturers and, as the scope of its various agencies broadened, the name of the company was changed to C. T. Bowring Services (Nigeria) Ltd.

When Bowring's went into Nigeria the prospects were promising. The bad old days of ivory hunters and slave traders had long since given way to stable and increasingly prosperous conditions under the colonial government, though tribal feuds and religious differences still resurged to bedevil the administration's task and set various regions and factions at loggerheads. Yet despite all these and other difficulties the considerable natural resources of the country were being developed systematically. Incomes and living standards were rising, if only modestly, and have continued to rise. Far-reaching projects, such as the tapping of the Niger for hydro-electric power and irrigation, have been launched. In Lagos itself, extensive slum clearance has been achieved, new housing estates are being built, new streets and roads constructed, and outlying swamp-lands reclaimed.

In 1960 Nigeria became an independent Federation within the Commonwealth. With a population of about 36,000,000 it is the largest state in Africa and, although the national income per head in 1957 was only £30 per annum, this was not to be despised when compared with the lower income group level in certain other African countries. Illiteracy is of course widespread and communications in up-country districts are still rudimentary, but the new state is taking great strides forward and attracting sizable foreign investment. About 90% of Nigerian industry is financed, at the time of writing, by British investors, but the United States is expected to increase its interests, while the countries in the Communist bloc, who maintain a trade delegation

in Lagos, are also pushing their wares in an under-developed but fast-developing territory.

A recent survey of Nigeria's economic wealth shows that the national product exceeds the combined products of Kenya, Uganda, Tanganyika, the Rhodesias and Nyasaland; which means that, except for the Union of South Africa, Nigeria has probably the largest economy in the entire African continent. The principal items in its export trade are agricultural produce such as cocoa, palm oil, cotton, rubber and bananas; but tin ore and coal mining are being further developed along with the more recently discovered mineral oil.

In this expanding economy the Bowring subsidiary has concentrated its import trading on capital equipment. A great deal of civil engineering work is in progress—roads, bridges, power stations—and the company sees in this development a long-term demand for the type of machinery it is handling. It is noteworthy also that private capital investment from overseas should have mounted steadily during the 1950s as an encouraging earnest of foreign confidence in Nigeria's political and financial stability. It is interesting, too, that Bowring's should be consolidating their position, both in insurance and in trade, at a time when a stock exchange has recently come into being and a firm of merchant bankers is getting established. Given liberal trading policies abroad and political stability at home, there is no reason to think that Nigeria will not emerge from the 1960s with a better balanced and expanding economy.

The Bowring march to Kenya took place at about the same time as the company's appearance in Nigeria. But there was a difference. In East Africa they did not start from scratch but instead acquired an established firm, the agency business of R. S. Campbell and Company (1950) Ltd in Mombasa. This company had been started in 1918 to import and distribute British textiles in Kenya, but through the years the emphasis had changed, and it had now come to be one of the leading coffeeshippers in East Africa. Despite unsettled politics and consequently erratic trade in Kenya, Campbell's have continued

to flourish since Bowring's acquired control in 1958. Today the firm deals in coffee from Kenya, Uganda and Tanganyika.

In Kenya many of the plantations are owned and managed by Europeans and are mainly situated in the hilly country around Nairobi. But in recent years there has been a notable increase in the overall quantity and quality of coffee produced by African farmers operating on a smaller scale, and some of this native production now commands the highest prices. In the other East African territories most of the coffee is grown by Africans on relatively small individual farms.

As shippers Campbell's buy mostly at auctions which are organised by the marketing authorities in the territories concerned. These purchases are frequently made on behalf of coffee roasters and merchants throughout the world, who cable their requirements and rely on the experts in Campbell's to obtain the coffees they want at the best possible prices. About two weeks before an auction Campbell's send samples of the crops coming up for sale by airmail to all their customers, who may be scattered as far apart as America, Australia, Britain, Germany, Egypt, the Sudan and South Africa. Knowing as they do which types of coffee are likely to interest particular merchants, Campbell's liquorers select the appropriate samples—a process which involves the tasting of innumerable cups of coffee every day.

Although this coffee trade has somewhat overshadowed the firm's original agency business this too has flourished under the parent company's flag. Textiles, upon which Campbell's were founded, are still handled as regularly as the importation of paints and building materials, the clearing and forwarding of many commodities including motor-cars, the local agency for a well-known insurance company, and a wide range of other activities.

While these new trails were being blazed in East and West Africa more familiar territory was being explored in Australia. For a good many years the streets of commercial Sydney had brought insurance traffic to Bowring's door. But when a new member of staff joined the insurance company there in 1960 he

asked permission to investigate the usefulness of starting up a trading subsidiary, and after a brief but well-planned study of the market presented a convincing case. As the next step was to build up the trading connections, the initiator of the scheme, in the course of a journey to London, was sent on a tour of other Bowring trading companies overseas; and after discussions with the parent company's Board returned by the same zig-zag route, laying the framework as he went of the new company's trading pattern.

Thus it happened that early in 1961 a company was registered in Sydney—C. T. Bowring Services (Australasia) Pty Ltd—to import and distribute goods and commodities handled by Bowring's other trading companies, and to export in turn products of Australian origin. Meat, kangaroo hides, coffee, rosin, wool, vegetable oils and synthetic fibres are all written now upon the ledgers of this youthful company.

III

On the other side of the Atlantic the same story of changing conditions after the war remains to be told. Both in Newfoundland and in the United States the Bowring fortunes were swept forward amid the cross-currents and backwash of political and economic re-alignment. As we shall see, St John's was the place most radically affected by these changes, but they also touched Bowring and Company in New York.

The activities of this last company, like Caesar's Gaul, are divided into three parts—the Ship Brokerage department, the Ore and Metal department and the Trading department—and like all Gaul they form together an interesting province of the Bowring commonwealth. Of the three, the Ship Brokerage department might be expected to have had the greatest problems in recent years because of a world-wide depression in the charter market. But in the outcome this was the company's biggest single department in the immediate post-war years, and one which took fully its own share of the increased volume of charter

business carried out in New York, much of which before the war was transacted in London. Both dry cargoes and tanker cargoes are handled, the former including grain, fertilisers, coal and timber, all of which are shipped about the world as part of the United States Government Aid programmes. Some idea of the growth of this traffic may be deduced from the fact that, whereas in the '30s coal exports from the United States were negligible, in the '50s some 45,000,000 tons were being exported from Hampton Roads each year. The Ship Brokerage department deals also in the purchase and sale of vessels, from sizable ships to barges and lighters, and acts as owners' agents for ships entering the port of New York—a function which entails arranging for tugs, docking facilities, stevedores, bunkering and ship chandlers' stores.

The Ore and Metal department has become a thriving concern, for the volume of ore shipped into the USA has greatly multiplied in the post-war years. It will be remembered that early in the century the New York office became American agents for Naylor Benzon and Company, a London firm which commands the representation, on a world-wide scale, of important Continental mining interests. These include the French Compagnie de Mokta which has mines in Tunisia, Algeria, Morocco and the Ivory Coast, and a new venture in French Equatorial Africa called Comolog, a manganese mining company in which the United States Steel Corporation has a substantial interest.

Recently, however, the trend has shifted from ordinary iron ore to manganese ore, which is in great demand. Furthermore, the company has made a natural move from ferrous ores to nonferrous ores as well, by acquiring in 1960 Watson Geach and Company Inc, a New York firm which specialises in the importation of such metal ores as columbite, wolfram, chrome and tin. A recent innovation in the department has been the importation from Europe of manufactured steel, as opposed to the raw ore materials. But the only kinds of steel it deals in are those which the US steel industry does not itself manufacture. Naturally, too, the department has some association with Bowring Brothers at St John's, since mineral ores have for many years been carried from

Pilley Island and through the seas around Newfoundland under Bowring auspices. Another continuing link in the association is the trade in cod oil, which the New York company sells in the American market to tanning and other interests.

The Trading department also handles many commodities. It started up in business in 1955–1956 when Bowring's acquired Arnhold and Company, the New York branch of the London (and Hong Kong) based Arnhold Trading Company in which Bowring, Jones and Tidy have long held a share. Today it handles tung oil and rosin for the paint and varnish industry, tallow, wattle bark, carpet wool, tanning materials, peas and beans for the canning industry, hardware and asbestos from Canada.

IV

In Canada as everywhere new trends and events crowd on each other; and men with new ideas keep coming to the fore. But the essential character of lands and nations does not change entirely. And so today, in spite of recent developments in other industries, the Canadian province of Newfoundland is recognisably the great fishing ground of centuries; the Grand Banks and St John's have kept not only their diapason tones of fishing history but a busy place in modern life; and there are still seals on the ice floes.

A hundred years before English and French colonists made their homes on the North American mainland, St John's was already the centre of an international fishing industry as we saw; and ever since John Cabot made his landfall at Cape Bonavista in 1497, the fishermen of western Europe have crossed the Atlantic continually to fish near Newfoundland. Today, thousands of seamen—Spanish, French, Norwegian and the famous White Fleet of Portugal, an annual armada of more than 50 ships and 4,500 seamen—fish on the Grand Banks in something like 200 vessels, and put into friendly St John's when the weather turns against them. For this reason, and because the White Fleet's retail purchases are highly valued, Bowring Brothers have had

printed a simplified Portuguese-English dictionary and employ an interpreter on the permanent staff of their Water Street store.

The annual visit to St John's of these fishing fleets has become an important part of the town's economy. The money they spend there, on gear and provisions alone, is considerable; and the Bowring business naturally profits. The wharves for instance provide berthing facilities where vessels can not only water, fuel and take on stores simultaneously but where along with all the obvious paraphernalia of food for the crew, lines and nets for the fishing, and ship chandlers' stores for the boats thousands of tons of salt are sent aboard to preserve the fish.

Yet if the tradition of the past continues, the island outwardly has changed. St John's is a very different place from the evil-smelling settlement which greeted Benjamin Bowring as he stepped ashore in 1811. The transformation is obviously due in some respects to the company's public spirit, as the author saw at first hand; for among the civic amenities there are few more impressive, or more richly enjoyed by the townspeople, than Bowring Park, which was laid out in 1911 in the western suburbs of the town to mark the firm's centenary, and officially opened two years later by HRH the Duke of Connaught.

In the half-century since its 50 acres were laid out by the Dutch landscape artist Cochius, the park has developed and matured into a place of notable beauty. Throughout the changing seasons, from winter snowfall to autumn gold and scarlet, the formal grounds—smooth turf and jewelled flower-beds in summer—contrast gracefully with the wilder natural beauty of their woodland setting. In summer too there is boating on the lake, tennis and swimming, and for generations of St John's children to retain in their memories the excitement of feeding bread to the swans or visiting the tiny zoo.

But children have always been welcome here. The replica of Sir George Frampton's famous statue of Peter Pan, standing on a site selected by the sculptor himself, was presented by Sir Edgar Bowring in memory of little Betty Munn who perished in the *Florizel* disaster; and although the ownership of the park

was officially transferred to the City Council in 1921, Sir Edgar, who also presented the war memorial, continued to take such a close personal interest in its development that a sundial to his memory was erected in the park in 1952.

Away from this pleasance the life of the island still has ups and downs in the harder sphere of trade economics. But at least it can be said that after four centuries of dependence on a single industry Newfoundland has been living in a new if troubled economic phase for several decades. The always hazardous dependence on the cod and seal fisheries was in fact lessened a little as far back as 1892 when Bell Island, not far from St John's, saw the opening of two iron ore mines. Then in 1905 came the start of yet another industry to diversify the economy, when a wood pulp and paper mill was established at Grand Falls by Lord Northcliffe. The coming of the railway had also made it possible to exploit the vast timber resources of the country, and twenty years later a second paper mill was started at Corner Brook. Thus within the space of one generation the centuriesold fishery took second place to the newsprint industry in the island's economy; and already, as new developments take place in Labrador and elsewhere, it looks as if mining may move up into the lead.

All these and other changes have had their repercussions on Bowring Brothers. In common with the general experience of the island, the company's own fishery interests have dwindled. The salt fish trade, which over the years had come to show a cumulative loss, has been given up entirely. An interest in the seal fishery is still maintained, but nowadays the main activity is in retail distribution—an appropriate development of history's logic, since it was as a storekeeper that old Benjamin first set up business in St John's.

At the end of the Second World War the firm was faced with rapidly changing economic conditions. After a short period of boom, with the harbour of St John's crowded with merchant shipping and its attendant naval escorts, with fish prices on the up and up, and with an injection of prosperity into the community's bloodstream, there was an inevitable reaction; for the island's economy was geared, as always, to the general state of the world market and the economic movements of Europe and North America. An appraisal of its assets and of the implications of the forthcoming confederation with Canada—which took place in 1949, and was bound to affect imports and reduce the scope of the wholesaler—made it quite clear that the firm's retail activities were the ones to develop. These incidentally were still centred in the large Water Street store, but were soon to spread out to other parts of what had become Canada's tenth province.

In the process of reorganisation other interests—the salt fish trade for instance—were either dropped or drastically reduced in scale. The demand for rotted cod-oil, too, is nowadays inconsiderable. Bowring's still do business in it from their Southside premises; but on the whole these are used for salt which the firm imports mainly from the Mediterranean, and delivers by the hogshead to the trawlers and smaller boats of the foreign and

domestic fishing fleets.

These activities, together with insurance, lumber and the reduced interest kept in the seal fishery, have all been subordinated nowadays to retail trading. But this too has its difficulties as well as its successes. The switch in basic policy was not easy. Unfamiliar with the highly specialised problems of modern retail methods, Bowring Brothers were given generous guidance and advice by Owen Owen Ltd of Liverpool, the National Retail Merchants Association of America and the Allied Merchandisers of Canada.

The first step was to reorganise the Water Street store. The premises were modernised, the merchandising methods overhauled and the whole enterprise revitalised. When it felt that all was secure at the centre, the firm was ready to launch out, and, as the next step, opened a small branch in 1955 in the St John's suburb of Churchill Park. Here the problems of branch management and its relation to the parent store were so closely studied that by 1957 Bowring Brothers felt themselves ready to open a

larger branch on Bell Island, and followed this a year later by a bigger concern at Grand Falls in the centre of the island.

From then on developments were rapid. In 1959 the firm obtained the concession for a gift shop and news stand at the international airport of Gander. A year later still it crossed over to the mainland to operate similar concessions at the airports of Halifax and Montreal; and at the same time new branches of the Water Street store were opened in Labrador and in northern Quebec. Here again Bowring's were following the common experience of the basic revolution in the economy; for these two branches were situated on one of the most important of Newfoundland's industrial frontiers—the iron ore fields—and by good fortune a happy connection with the whole project had already been established since Bowring's (from its London office) not only managed ships for the Iron Ore Company of Canada but were also members of the development consortium known as the British Newfoundland Corporation Ltd (BRINCO).

As the rich but remote Labrador fields were being developed, an opportunity arose to acquire a shop at Shefferville, the town which the Iron Ore Company had built at Knob Lake. The Iron Ore Company then invited Bowring's to set up another shop at Carol Lake. By the end of 1960 the firm was operating in both places and savouring to the full their challenging contrast—Shefferville, on the Quebec side of the border, a compact modern town whose bilingual population, though only 5,000 strong, claims to enjoy amenities better than those boasted by St John's; and Carol Lake, a pioneer outpost on the very edge of human civilisation.

However, if the shops in the frontier posts deal almost entirely in the basic necessities, the Water Street store at St John's has much in common with department stores in most parts of the world. At the time of the author's visit the articles on sale ranged from satin-bound blankets, 'flattering nylon and acetate half-slips', bandanas and bedspreads sold at 'piggy-bank prices' (as advertised during a sale), to asbestos tiles, household dusters, gossip desks, plastic storm windows and television sets.

The store, incidentally, follows the North American predilection for the moral motto. In one director's room in Water Street there hangs the warning:

Lord, give us courage to STAND for something Lest we FALL for anything.

But many other walls are adorned with similar messages curiously reminiscent of some of old Benjamin's aphorisms, not least his salty advice to a kinsman: 'A man who acts as his own lawyer has a fool for a client.'

Clearly, then, there have been many landmarks in these postwar years; and these one day should yield a rich new crop of commercial reminiscence. But one had a special human significance. It was at this very time of expansion beyond Newfoundland's own island frontiers that Eric Bowring, a much-liked man in Newfoundland, died at his St John's home, aged 74. As we saw earlier he had worked for more than 50 years in the Newfoundland office. He had proved himself as the Ministry of War Transport's representative at St John's during the most arduous period of the Second World War, and this allied to his administration of Bowring Brothers during the post-war years no less than the affection felt for him among his fellow Newfoundlanders made the tributes to his memory in 1959 warm, simple and profound.

Events have moved at speed in these racing years. And so, 150 years after Benjamin Bowring's first landing on the island, we come to 1961: a date which Newfoundland's Prime Minister, the Hon J. R. Smallwood, marked by sending a cable to the Chairman of the parent company in London. It read:

IT IS A GREAT HONOUR FOR ME TO SEND FROM YOUR ST JOHN'S OFFICE CORDIAL GREETINGS AND CONGRATULATIONS ON THIS HISTORIC OCCASION STOP IN ALL OUR NEWFOUNDLAND HISTORY THERE HAS NOT BEEN ANOTHER FIRM LIKE BOWRINGS STOP LONG MAY YOU CONTINUE IN NEWFOUNDLAND STOP PERSONAL REGARDS

Bowring's value this message. They also relish the Prime Minister's choice of words in the second sentence. Never ones to stand unduly on their dignity, they feel it expresses a friendly truth with just the right and equally friendly touch of ambiguity.

In St John's the Premier paid a complimentary visit to Water Street, where the new Chairman of Bowring Brothers, Mr Derrick Bowring presented him with one of the dollar wage notes which Bowring's issued after the financial crisis of 1894 when the leading banks failed. It will be remembered that these were originally intended to be negotiable only in the Bowring stores; but within a few days of issue they had passed into general circulation—an apt reminder of a solid past, an interesting present and a future which no one can foretell.

Auspicious though it is, this is not however the occasion to bring the Newfoundland story to an end. For surely it would seem fitting that our last post-war reminiscence should come from the sea, and more particularly, from the seal hunt which helped to lay the basis of the company's nineteenth century fortunes. Is it mere sentiment that keeps it in the seal business? Perhaps the profit motive is still at work: no one could be ashamed of that; but the trade has declined drastically in value since those early days. And thus no longer, when the sealing ships leave St John's, does the whole town turn out to cheer, and lay sweepstakes on the total catch or on the first vessel home.

During the Second World War, although the demand for seal oil increased, there were few ships engaged in the fishery. But the great tradition of the wooden walls was long in dying. These hardy ships had been the mainstay of the industry for almost 50 years before big modern steel ice-breakers were introduced at the turn of the century, and they survived as a working class until 1950 when the last of them, the veteran *Eagle*, was taken out of commission.

Eagle was the third ship of that name to sail under the Bowring flag. Built in Norway in 1902, she was brought out to St John's the following year and sailed on her first trip to the seal fishery in 1904. In all she made 45 sealing expeditions, missing only a

wartime season when she was seconded for British Government survey work in the Antarctic; and as a tribute to her long service and her place in history as the last of the wooden walls, the company brought her career to a close with full ceremony and honour. On 25 July 1950, she was towed slowly down St John's harbour, through the Narrows and out to the Cordelia Deeps beyond. She was dressed overall in flags and bunting, and the sirens and whistles of all ships in the harbour sounded a last salute of farewell as she passed. A crowd of thousands, including men who had sailed with Eagle since she first arrived at St John's, gathered on Signal Hill to watch her last passage, and a swarm of small boats followed in her wake as she made her way out to the open sea. At the Deeps a skeleton crew set the old ship on fire, opened the seacocks and knocked the coverings off the scuttling holes cut in the hull. This last duty performed, they were taken off by the pilot boat, and Eagle slowly settled in the water. With the Red Ensign flying aft, the Bowring house flag nailed to her foremast, and with smoke billowing from her hull, at last she went down with all the dignity of an ancient Viking funeral, and marked in her last moments the end of an era.

But the seal hunt is not entirely over. Bowring Brothers are still there. As the sealers head towards the Funks and Belle Isle, as they used to more than a century ago, the red cross flag still flutters from the mast of the motor vessel Algerine. A converted ocean-going tug, Algerine spends four months of every year on charter to the Federal Government, carrying out hydrographic survey work in far northern waters. This accomplished, she is employed as an ice-breaker for the Anglo-Newfoundland Development Company throughout the early part of the winter until the season comes for her to steam once more to the seal hunt, where she still has to meet competition. For although Algerine was the only ship from St John's at the ice in 1961, a newcomer had arrived upon the scene in the solid shape of a Russian 7,000-ton ice-breaker and factory ship, equipped with helicopters.

18. The Risks of Peace

I

During this post-war growth of the company's trade and shipping, C. T. Bowring and Company (Insurance) Ltd continued to expand. For many years it had been by far the largest side of the business. It was also, according to *The Sunday Times* (8 July 1962), one of the three biggest firms of Lloyd's brokers and underwriting agents; which makes it all the more regrettable that the quickening story of the post-war years can be told here only in general outline owing to the inevitable foreshortening of perspective which the press of contemporary events imposes on the historian's view.

At the end of the war the old members of the staff who returned from the Forces were soon joined by many new. One of thesea non-marine broker—was to record later that what impressed him most at first was the steady growth in the number of cables and letters arriving daily from overseas with enquiries, new orders, renewal instructions or amendments to existing covers. After a great deal of checking and analysing by the office staff he used to watch them being listed on sheets to go to the appropriate department for attention, to the Fire, Marine and Accident brokers for instance. He saw the senior broker in each department distributing the work to the brokers on his staff so that they could make out the 'slips' specifying the risks. Nor did he see much time being lost, since brokers have to make up their minds quickly which part of the market to tackle. Shall they take their 'slip' to underwriters in the Room at Lloyd's or approach one of the companies? Whom, too, shall they get as a good 'lead' on their slip to encourage the others? The very essence of the business does not encourage prolonged meditation on questions of the kind since much of Bowring's business is done by cable, and their brokers always try to answer a cable from overseas on the same day as it is received.

All this and other features of the business seem to have greatly impressed most of the new post-war recruits. 'In particular,' says one, 'I was struck by two things when I joined the business. When I first went to the Room at Lloyd's I naturally watched the company's own brokers circulating among the underwriters, and at first it seemed rather strange that usually they made no approach to underwriters representing Bowring-managed syndicates but got their slips filled in elsewhere.' This freedom, as it happens, is one of the company's main strengths. Its brokers are under neither compulsion nor duty to seek the support of Bowring-managed underwriters. They may do so, of course, but only if such an approach can be reconciled with their primary duty to go to whichever part of the market they think most likely to give their clients favourable terms. This is in fact the infrangible touchstone of the whole Bowring business, and one which clearly has not affected the Bowring underwriters' appeal to the market as a whole, for a new syndicate under the company's management was added in 1948; a second followed in 1957 and a third in 1960.

The second, more domestic feature of the business to attract our recruit's eye was the extent of its cable communications. Today this has become a far-reaching branch of the company's mechanism, and hundreds of cables go in and out of the Leadenhall Street office daily. On one particular day, taken at random in 1962, incoming cables were received from places as far apart as Alexandria, Cairo, Warsaw, Porto Rico, New York, Toronto, Cologne, Stockholm, Tokyo, Sydney, Manila, Munich, Houston, Seattle, Denver, Buenos Aires, Dallas, Atlanta, Boston, Baltimore, Chicago, Philadelphia, San Francisco, Rotterdam, Rome and Brussels.

To take another day, the outgoing record again reads rather like the index of a gazetteer, with cables going out all over Europe—to Amsterdam, Rotterdam, The Hague, Stockholm, Brussels, Zurich, Rome, Madrid, Oporto, Cologne, Paris, Le Mans,

Frankfurt and Dublin. Further afield on the same day, cables went to Tokyo, Osaka, Manila in Asia; Melbourne, Sydney and Adelaide in Australia; Lagos, Salisbury, Cairo, Leopoldville and Accra in Africa; Amman, Tel Aviv, Jaffa and Baghdad in the Middle East; Buenos Aires and Lima in South America. North America, too, accounted for a very large number. In Canada there were Vancouver, Winnipeg, Calgary, Montreal, Toronto, Quebec and Portage la Prairie, while in the United States, biggest recipient of all, there were New York, Chicago, Philadelphia, Atlanta, Boston, Baltimore, San Francisco, Seattle, Houston, Miami, Dallas, Denver, Harwich (Massachusetts), Los Angeles and Oakland.

At this point it should perhaps be stressed that Bowring's overseas insurance and reinsurance business is not conducted by any single department, branch or subsidiary. There is an International Treaty department, it is true, which does business all over the world. But the American business is dealt with by a special group of experts with intimate knowledge of the American market; some of the Commonwealth countries are looked after by subsidiaries; while the Marine and Aviation departments arrange many overseas insurances as a matter of course because they have long been specialists in their respective fields.

To a layman it is probably the extraordinary variety of the risks handled by the Bowring group of companies, which grips the attention most, especially in the ever-widening field of non-marine insurance where, since the war, the company has found itself insuring or reinsuring all manner of risks from cabbages more or less to kings. In the United States alone it is concerned, through its American broker friends, with such diverse commitments as shipping lines, a giant telescope, tunnels and bridges—the celebrated Golden Gate bridge across San Francisco harbour for instance—while across the Pacific Australia offers such varied risks as a bank and a newspaper.

At home the scene has become equally wide-ranging. In one morning the company may renew the insurance of a firm of motor-car manufacturers or negotiate the cover of a football club against its players being injured in a league game. The range seems oddly varied. But as it happens, almost every article in daily household use seems to be insured through Bowring's at some stage of its manufacture, distribution and sale, from cigars to insecticides, radio sets to artificial flowers, and objets d'art to packets of stamps for young philatelists. Besides factories and business concerns ranging from shipowners and ship builders to mining corporations, asbestos strainers and picture dealers, the company looks after the insurance problems of banks, hotels and travel agents, a glass works in Edinburgh and a printing works in Glasgow, packs of hounds in the shires, various regal properties, members of the Foreign Service, Somerset cider makers, butchers, brewers, bakers (but apparently no candlestick makers), Women's Institutes, and finally public houses, public schools and a number of public authorities.

If there are great contrasts in the kinds of business underwritten, there are equally enormous differences in the sums of money involved. While the insurance of, say, a factory may involve the company in six-figure sums, it may also find itself settling a rather more modest claim for the destruction of 20 African dwelling-houses. The property of a tin-mining concern in Nigeria, these particular houses were burnt to the ground in 1961, but were rebuilt for a total of only £157.

There are even more curious stories hidden away in the insurance files. One of them concerns the film company whose directors were convinced that their latest comedy was killingly funny. They therefore took out a policy to the tune of £500 a head against people literally dying of laughter when it was shown in the cinema.

Yet if life insurance is much concerned with death there are also vital statistics to be reckoned with. As a Bowring broker once explained to an attractive young lady who was accompanying her husband on a tour of the City of London, underwriters are free to take on any business from marine or railroad risks to the particularised charms of a fashion model or a film star and the birth of twins. Fascinated by this information the lady

immediately asked what the premium would be on a policy insuring her against having twins. 'Between three and eight per cent', replied an underwriter to whom the question was posed, 'depending on the frequency of twins in your family history. But in your case', he continued as he gazed into space, 'I think I'd be prepared to reduce it to two per cent—since your husband's a friend of the firm's.' Twins duly arrived.

Clearly the underwriter involved in this transaction was conducting a typical if miscalculated exercise in the estimation of human probabilities. But it would have taken a soothsayer to foresee the company's commitments under a Products Liability insurance taken out by an American furniture manufacturer. Some time after the policy had been arranged the manufacturer lodged a claim for a large amount. On asking for further details the following story came to light.

A lady and a gentleman, both married (but not to each other), had been meeting regularly until one day the piece of furniture, which had become the third element in their association, unexpectedly collapsed. The lady was injured and her husband discovered what had been going on. Feeling himself to be the real injured party he sued his wife's lover in the courts and was awarded substantial damages. The lover in turn successfully sued the furniture manufacturer, pointing out that a defect in his product had not only revealed his relationship with the lady but had involved him in heavy financial loss. All this, a Bowring underwriter explains, led to the company's client claiming on his Product Liability policy.

This is not uncharacteristic of the many surprising claims likely to reach the company's Claims department. In itself this department truly reflects the ever-widening range of modern insurance risks. It is also one of the vital nerve-centres of the business because its staff have to settle claims as between underwriters and assured persons or companies whose insurances were arranged by Bowring brokers in the first place. As a leading member of the Claims department puts it: 'Our overall function is to pay the assured as much as possible as quickly as possible,

and collect the amount from the underwriters concerned with as little disagreement as possible.' The doctrine seems unimpeachable. But the department's task is not always easy. The processing of claims, for instance, may vary considerably as between, say, an extensive motor manufacturing business and an elderly lady who finds the laundry stolen from the step of her front door. Nor is it always easy to persuade the owner of some burnt linoleum, which has been in use for 12 years, that the cost of replacement is not perhaps the proper indemnity. It is noteworthy, too, that underwriter's payments after the total loss of a multi-engine aircraft or a large vessel are often more easily and more quickly collected than those where the loss is not total. Even so the Claims' man's task is never easy. He must have thorough knowledge of insurance law, since he spends much of his time discussing whether particular losses are covered under the policy wording or not. He has to check every detail of the claim in question, examine the relevant policy, make sure that no mortgages are involved, interview in some of the larger cases perhaps 60 to 70 underwriters, and satisfy quite a number of other legal requirements before the amount at issue can be remitted to the assured. 'In the end,' concludes our expert from the department, 'the whole business of dealing with claims is based on the great insurance principle of good faith as between the policy-holder and the broker in the first place, and then between the broker and the underwriters.'

To get as broad a picture as possible of the widening range of risks (and claims) we must look again at some more of the unusual insurances which the company was asked to arrange during the unsettled conditions of the immediate post-war years. 'Ransom policies', for instance, became quite popular in Burma, where the practice of holding people to ransom was apparently familiar. Similarly, in the early days after the war a cover known as 'forced detention insurance' was asked for by a Civil Servant who had to pay regular visits to Russia and thought it only prudent to insure himself against the danger of imprisonment there. It was not long after this that an Australian lady sought insurance

against the prospect of a Russian space-ship coming out of orbit to land on top of her house.

In retrospect these risks may seem a little bizarre. But there is certainly nothing bizarre about the great upheavals of nature to which the American continent is susceptible, and which from time to time have involved British underwriters, including Bowring's own, in heavy losses.

The London market had already suffered heavy loss from hurricanes and tornadoes in 1938, again in 1944 and particularly in 1950 when a gigantic windstorm on the east coast of the United States inflicted the heaviest damage of all. But the loss it suffered in each of these years, when the claims came in, could not compare with the 1954 ravages of what one underwriter has called 'those three pestilential witches Hazel, Edna and Carol'. Individually each of these windstorms was less than that of 1950, but as their collective force and the damage they inflicted was much greater the underwriting losses were greater too. The London market, it is needless to say, does not flinch from these big catastrophe risks which Bowring's for one have been handling for many years, though recently the method has changed.

Before the war, according to a leading expert, the average American citizen would have a fire policy on his house. If he wanted to cover windstorm, he had to take out a special windstorm policy which was expensive and therefore many people didn't bother to have one. But after the war they began to endorse the ordinary fire policy to cover wind hazard at an additional premium. In that way the insurance market got an enormously increased volume of business, but equally it began to get an increased volume of liability. Then came the first big storm in 1950. As this happened after policy holders had begun to include wind hazard in their fire policies, it meant that for the first time American insurance companies got an abnormal number of claims for the loss of television aerials and such like. In this respect alone the storm of November 1950 could be described as epoch-making. But also it whetted the desire of American companies for increased reinsurance coverage. This naturally put a

severe strain on the capacity of the London market, but the market passed the test with flying colours.

'One of the last great storms we had', our authority adds, 'was most misleadingly called Donna. That was in 1960. But there was certainly nothing ladylike about Donna nor about the losses which she inflicted on underwriters. To make matters worse the damage done by Carla in 1961, particularly in the Texas area, caused losses in the London market almost comparable with Donna's. Yet in the outcome this was probably a good thing for us because there hadn't been a really big windstorm since 1954, and if windstorms go into retirement business tends to contract. In any case our job here has always been to provide the big American companies with large-scale reinsurance against catastrophes of the kind, and this we are still doing.'

Among the many other examples of the varied risks the company handles we may well include the film industry, a colourful field in which Bowring's revived their interest after the war, as it did in the live theatre though on a lesser scale. In the '30s both British and Continental producers had been insured through the company, and when film-making again got under way in the later '40s the international film industry naturally looked to the London market for coverage and particularly for Film Producers' Indemnity insurance which protects them against extra costs arising from a hold-up or delays in shooting due to accident or to the sickness of any of the named stars. This is obviously a great safeguard as anything from £5,000 to £10,000 may be spent daily on a feature film, and a lengthy hold-up can be a costly business. The film industry has also from time to time required insurance coverage for the unusual; which is why the bridge insured for the film Bridge on the River Kwai was probably the only occasion on which underwriters insured a bridge in the certain knowledge that it would be blown up.

ΙI

At this point in the post-war story, tradition and courtesy demand a bow to the insurance company's oldest departmentthat of Marine insurance. Some of the department's insurances have been direct—as, for instance, with several liner companies at home and with many American hulls as well. But the major part of its business has continued to lie in the vital sphere of cargo reinsurance, with old and trusted American brokers as the chief source of supply despite the growth of competition in the Americans' own domestic market.

This marked increase of business done in the Marine department since the war is not attributable solely to the traditional forms of hull and cargo insurance, but to a tendency in recent years for the marine side to take over a great deal of insurance and reinsurance which was not previously dealt with in the marine market and was therefore not previously dealt with by marine brokers. A typical example would be the so-called Contractors All Risk policy, designed to provide insurance coverage for large contractors, particularly American, who have contracts to build industrial plants involving huge expenditure in America, Europe, Turkey, India, South America or for that matter anywhere else in the world. Wherever they build, they need to insure not only the construction they are putting up but, by transit insurance, the shipments of all the goods and materials necessary for the project. They then need insurance until they hand over the plant to the purchaser. And so to simplify matters it has come about that quite a lot of this kind of insurance has been placed in the marine as well as in the non-marine market.

III

During the war the opportunities for insuring civil aircraft had perforce been limited. But at its end in 1945 there was an early upsurge of business when civil aviation began to operate again on an unprecedented scale, and many new accounts were added to the old pre-war connections.

'When I came back after the war', the head of the Aviation department has explained, 'the top-valued aircraft was somewhere in the neighbourhood of about £60,000. But when the

first Constellation appeared this sum very quickly went up to about £350,000. Today the top value on a big aircraft flying on international routes is more than £2,000,000. Liabilities, of course, have shown a similar rise. Where we used to insure an airline's liabilities up to £100,000 and think that we had gone beyond any possible claims, now, for some of the major airlines, we have to take their liabilities up to somewhere in the neighbourhood of £10 million for any one accident. So you can appreciate that when you have a hull valued at more than £2 million and you have to insure the liability up to say £10 million, it requires a very large market.'

Many other changes followed the war. In the '30s the company's premium income from private owners and flying clubs was thought to be very substantial, and probably exceeded the total premium from the air lines. After the war, when many new airline accounts were being entered on the company's books, this position was quickly reversed so that by 1961 the premium on a single Boeing 707 was probably equal to all the premium income Bowring's were getting at that time from clubs and private owners.

But this is only part of the story. Though Bowring's do no direct aviation insurance in the United States, they handle a large amount of reinsurance for certain big American aviation groups, one of which has a subsidiary in Canada. This business apart, the development of the company's aviation interests has been such that the premium income was 50 times greater in 1960 than in 1945.

It would be a pity to leave the Marine and Aviation departments without a word or two about the other two forms of transport—trains and motor-cars—which play their proportionate part in the company's business. It is certainly not involved with British Railways, a nationalised undertaking. But Bowring's have handled the insurance of several large American railroads for many years. Liability on these railroads has long been underwritten at Lloyd's because this class of insurance is not normally written by American insurance companies. But also, the insurance

of various forms of property on railroads, goods in transit and rolling stock has brought the company a considerable volume of business. As for motor-cars the company's Eclipse syndicate at Lloyd's had become, by 1962, one of the biggest in its specialised field.

IV

In other parts of the world it was only too plain when the war ended that in certain countries the Bowring business was far too small, and that in others there seemed room for some expansion. But first, some necessary repairs had to be effected close at hand in Belgium where the firm of Hunter, Bowring had built up a reasonable account in pre-war years. This ended willy-nilly early in the war. But the business was able to carry on in Antwerp under the German occupation, and though unable to underwrite for British firms, it at least managed to secure the agency of certain Dutch companies, and was able to operate in a small way until 1945 when a Bowring director and their former manager and underwriter went back to Antwerp. They found, as one record has it, that there was 'little or no money in the kitty because the pre-war reserves had been used to keep the organisation going in the war years'. At the time the Bowring and Hunter interests in the company were equal, but after both partners had put fresh money into the business it was decided that since Bowring's had been the chief instrument in building it up, their shareholding should be altered to 51 per cent. Since then the Antwerp business has steadily increased.

In a wider setting it seemed imperative to restore the old-time happy relations with leading insurance companies in Japan. Before the war, as we saw, the Japanese business had dwindled sadly, and during the war was non-existent. But the bonds of business friendship built up so carefully over 50 or more years proved far from brittle at the war's end, and Bowring's in London soon found their Japanese reinsurance business increasing. In reverse they also increased their own reinsurances with soundly based companies in Japan.

'Recently', said one of the company's brokers in the early '60s, 'we got an order from Japan to insure a number of motor scrapers and bulldozers worth £263,000, which were being used to build a dam in Viet Nam. Also in Japan we insure the oyster beds where pearl oysters are cultivated. The oyster fishermen have rafts, and hanging from each raft are baskets which contain a certain number of cultured pearl oysters. So we insure both the rafts and oysters against loss from all sorts of evils, including something called "red tide" which apparently kills off the oysters now and then, and is the worst evil of all.

'We also insure nuclear reactors. I was in Tokyo when this subject came up with a prominent Japanese insurance company. I was asked whether we could do it and replied that of course we could, if only because we'd had a lot of experience in reinsuring atomic risks in the USA. We also do shares in Japanese Fire treaties and Accident business. But apart from that we have considerable and varied interests throughout the Far East.'

In Europe the pattern and practice of insurance are almost as varied as the risks the company places. As one would expect, there are in the Iron Curtain countries Government monopolies of both direct and reinsurance business. But though this does not prevent business being done with those countries, the system affects the character of the business, and it lacks the elasticity which makes insurance tick, as the saying goes, in free enterprise countries.

In France the Bowring organisation does considerable business through French companies. It also acts, through its subsidiary the English and American Insurance Company Ltd, as underwriting agent for the Anglo-French Insurance Company Ltd which began to operate in January 1958 and has as its shareholders 13 of the largest and most influential insurance companies operating in France. The Anglo-French Insurance Company is the successor to the original French Reinsurance Group, formed in 1952, which at that time not only gave C. T. Bowring and Company (Insurance) Ltd authority to underwrite its reinsurance business throughout the world, but brought it

into close and valued contact with the French insurance market. 'In West Germany on the other hand,' says a member of the International Treaty department, 'we haven't won a large amount of business so far, though we do have a large amount going there including reinsurances from the USA where the risks seem to get more and more enormous so that even the Lloyd's market, big and powerful as it is, cannot always absorb them.'

Scandinavia and Holland are, for Bowring's, substantial markets; which is not surprising, since in these countries commercial and industrial companies have long been very insurance-minded, and this in turn has led to a genuine reciprocity of business, both directly and through other brokers. As for the Mediterranean area, Italy, Portugal and Spain, together with the Middle East, form a sphere of ever-increasing importance in the work of the company's International Treaty department.

On the other side of the Atlantic the Central and South American position is different. For a long time Latin America was not an area in which Bowring's had many insurance connections, though a considerable amount of business has for some years been done in Colombia through a New York correspondent. But in the last few years the company has begun to develop direct interests in this area and now has connections in Mexico and in the majority of South American countries as well.

V

In the Commonwealth the story moves through many countries, despite political uncertainties in some and strenuous competition in others.

On the western side of the Atlantic the Bowring group operates in Newfoundland, almost by prescriptive right it would now seem, and in Jamaica where it acquired the West Indies General Insurance Ltd in 1961. In Australia, earlier, Bowring's in 1952 had purchased an Australian firm called Sheller Brothers for whom they had previously acted as insurance agents and whose

acquisition paved the way for the opening of a trading department as well. This was also in 1961. The two companies—C. T. Bowring (Australasia) Proprietary Ltd and C. T. Bowring Services (Australasia) Pty Ltd—have now a total staff of more than 50, the majority being employed in the head office in Sydney, and the remainder at the branch offices in Melbourne and Adelaide. The two companies do a substantial business as insurance brokers and as traders; and in addition the Marine and International Treaty departments at Leadenhall Street handle a growing volume of reinsurance business from Australian insurance companies. On a lesser scale business is done in New Zealand.

In Africa shadows of political unrest have fallen across many European enterprises since the war. But from the beginning of their interest in the African Commonwealth countries—Kenya, the Rhodesias, Nigeria and Ghana—Bowring's have tried, through themselves and their subsidiaries, to build up a spirit of goodwill which will help those countries' economies in the future.

The company's first direct insurance link with the Commonwealth countries of Africa was forged in Nigeria during 1955. But much earlier Bowring's, as we saw, had enjoyed, through their Rubber and Mining Agencies, commercial relations with Nigeria as London correspondents for the Cameroons Development Corporation. In those days, apparently, no one at 52 Leadenhall Street had seriously thought of establishing a permanent insurance branch or company in the country. But in 1955 the Nigerian ports were handed over to a Governmentsponsored Authority, and on the advice of a well-known firm of accountants it was decided that a firm of London insurance brokers should be asked to report on the Ports Authority's insurances. When consulted, Bowring's gladly undertook to make this examination, and two of the company's leading executives visited Lagos to do so on the spot. One of these stayed in the country for a full year and had barely completed his task when one of the Nigerian ships, insured for some £,350,000, became a

total loss. Without delay the company settled the claim before negotiating with the underwriters concerned; and this perhaps more than anything else removed any local doubts that may have existed about the wisdom of employing London brokers.

Other business followed in due course, and soon the company's representative was being invited by marketing boards and various other Government and semi-Government authorities to give advice and help on their insurance problems. As Bowring's were also acting as brokers for private undertakings, there was soon a nucleus of business large enough to warrant the registration of C. T. Bowring and Company (Nigeria) Ltd on 10 August 1955.

The subsequent progress of this company was encouraging enough to justify a move to larger premises early in 1956, and subsequently to open subsidiary branches in Kano and Ibadan. By the summer of 1962 some 30 Nigerians and 6 Europeans were on the wage roll, and the Nigerians were proving most enthusiastic and willing. In Ibadan the office is run and managed by Nigerians alone.

While C. T. Bowring and Company (Nigeria) Ltd was thus making its way in West Africa, where Bowring's subsidiary, the Crusader Insurance Company was also established, the parent company decided to move into Central Africa: hence the opening of a branch at Salisbury in the autumn of 1957. At the time the economy of the Rhodesias was expanding rapidly, and even although political difficulties loomed ahead it was felt that when these were settled the future of the territory held great promise. A further attraction lay in the fact that as another subsidiary, C. T. Bowring and Layborn Ltd, already had considerable interests there, the Bowring name was not unknown. The Layborn business, acquired in 1953 and merged with Bowring's own Life department, enabled the new firm of Bowring and Layborn to extend its Life and Pension schemes in the North Rhodesian copper belt and other enterprises. It therefore seemed desirable not only to widen the range of the Bowring business as a whole by setting up the Salisbury branch in 1957 but to form a separate insurance broking company, and have it registered in the territory. This duly happened towards the end of 1958 when C. T. Bowring Insurance Central Africa (PVT) Ltd was registered in Southern Rhodesia to combine under one roof the functions of C. T. Bowring and Co (Insurance) Ltd as general insurance brokers in all fields, and Bowring and Layborn as specialists in Life and Pensions. Despite vigorous competition and an uneasy political climate the company has continued to make progress, and looks forward to the political serenity on which the area's economic future must depend.

VI

The potentialities of the home market were not overlooked during this proliferation overseas. Within a very few years Bowring's acquired a number of comparatively modest but prosperous companies in leading commercial centres. The first was at Hull (1946). Then came the acquisition of Henry Brewer and Sons Ltd at Manchester (1948) and of R. Martin, Son and Company Ltd with its small subsidiary F. Plunkett and Son Ltd at Belfast (1951). Next came the opening of a broking branch at Liverpool, where surprisingly no Bowring broking office (as distinct from the company's private marine underwriting account) had ever been established (1952), and the absorption of the Layborn business (1953) and the Crusader Insurance Company Ltd (1954). Finally the Birmingham firm of Cecil, Hill and Parsons (in which Bowring's had secured a part interest in 1950) was converted into a branch of C. T. Bowring and Company (Insurance) Ltd in 1957.

Though this chain of events is itself a significant strengthening of the firm's insurance links with industrial centres, it also shows how the gamut of risks the company handles had again been widened. To name only a few, seed crushing and a hairdresser's in one city, bullion dealing and rabbit-trap making in another, quarries, wool and cotton broking, the manufacture of television sets and a shipping agency: these alone reflect the manifold risks of the modern insurance market.

Of all the domestic acquisitions in these speeding years the biggest extension of Bowring's insurance interests undoubtedly occurred at the end of 1954 when the firm acquired the oldestablished Crusader Insurance Company Ltd. Founded in Scotland in the last year of the 19th century under the cumbersome title of the Mutual Property Recovery and Accident Company Ltd, this concern saw, in Dr Johnson's phrase, a noble prospect in the high road that leads to London, even if it did stay for a while in Manchester on the way.

In its earlier years Crusader specialised in advancing money to would-be house-owners and in arranging sickness and accident insurance. But in 1924—a red-letter year—it introduced its well-known Nursing Service. This offered its policy-holders free nursing treatment in their own homes when they fell ill—an advance which led on to a programme of welfare work amongst policy-holders and the public at large, including the distribution of pamphlets on preventive medicines, written by the company's medical officer and approved by the Central Council for Health Education, and also the screening of a film which was a substantial help to local health authorities in the fight against that once too common scourge, diphtheria. It was hardly surprising that by the end of the Second World War the Service had grown so big that 1,700 District Nursing Associations were co-operating with it, and the number of visits to policy-holders had grown to nearly half a million.

By a logical progression, Crusader in the meantime had also started to specialise in welfare insurance schemes for big industrial and commercial organisations, and, after 1933, in life assurance, a field in which it extended to its life policy-holders the benefits of the home nursing scheme.

On New Year's Day of 1946 its title was finally changed to Crusader Insurance Company Ltd, and two years later an official coat of arms was granted by Scotland's Lyon King of Arms. The company, which had removed its head office during the war to Reigate, where it still is, then embarked on a further expansive phase, particularly in all departments of Life, Fire

(which had been started during the war) and Accident, together with group pension and life assurance, and sickness and accident schemes. In the year of its Golden Jubilee—1949—Crusader Insurance was thus able to look with modest pride on assets of almost £3,300,000 and a premium income of almost £1,000,000.

almost £3,300,000 and a premium income of almost £1,000,000. The important life assurance business transacted by the company was of particular interest to Bowring's, who about this time were looking for something to counterbalance their other domestic insurance activities. Their English and American Insurance Company, after all, had no life department, while the network of companies built up in the industrial north and midlands was again chiefly concerned with the insurance of property. Accordingly, after the appropriate negotiations Crusader became part of the Bowring insurance group.

By this time Bowring's new subsidiary was also spreading its own interests into wider fields, both geographically and in fresh types of insurance. As men's needs and desires altered in the changing welfare state new policies were devised including the Private Patients Plan for meeting the expense of nursing home

bills and specialists' fees, a new range of mortgage protection schemes, and a pension policy scheme for those who are known, in the jargon of the Inland Revenue, as self-employed persons.

At the same time, and with more success than its namesakes who opposed the paynims at Acre, this particular Crusader also ventured abroad—to Belgium, Holland, Mauritius and to many parts of Africa, notably the Federation of Rhodesia and Nyasaland, and West Africa where two overseas companies have been registered: the West African Insurance Company Ltd at Lagos in Nigeria—this works side by side with Bowring's broking business there—and the Crusader Insurance Company (Ghana) Ltd in Accra. But here the story of Crusader must end. With assets of more than £14,000,000 and life assurances in force for almost £80,400,000 in 1961, those concerned could feel that their particular crusade was doing not so badly.

Nor indeed were some of the lesser branches of the Bowring tree. To take a typical example, although, as we saw, the Home

department's chief preoccupations are with industries and institutions, some very large and others small, its growing range of risks includes the personal affairs of some 13,000 individuals who seem to keep a good many members of the office staff fully occupied, and who also bring a human touch to the business as well as some very human clients.

The continued growth of the business in all these branches brought with it the problem of increased office accommodation in London, a problem particularly marked in the premises allotted to the Insurance Company. Accordingly in 1953 its parent acquired Fenton House, 112 Fenchurch Street, near the head offices at 52 Leadenhall Street. Even earlier, in 1949, the Brokers' Accounts department had been given extensive accommodation of its own at St John's House in the Minories; and this too spoke in significant terms of business growth and of radical changes in the Accounts department. But these were inevitable, for since those distant days when Benjamin Bowring was urging his son Charles Tricks to engage a competent book-keeper and set his financial house in order, and Charles Tricks in turn was similarly exhorting his own sons, the accounting affairs of the firm have greatly changed, though the spirit of Benjamin's advice can still be discerned in contemporary policy.

The modern ramifications of accounts involving sales, stock analysis, and above all the complex transactions of insurance business demand book-keeping at a high level of efficiency; which is why the Insurance Company's Brokers Accounts department, where the pressure was probably greatest, introduced automation during the First World War. The form it took was the introduction of a comptometer operated by female staff as well as an American-designed typewriter with an adding machine attached. Improved versions of this prototype continued to be used in the department for almost 30 years to produce underwriters' accounts in detail; but when the weight of business outgrew the capacity of this manually operated equipment a further step in mechanisation was taken with the introduction of a punched-card system. Some indication of the cause and

effect involved in this transition can be found in the fact that within five years the number of account entries handled by the new system increased from 750,000 a year to 2,750,000, with the staff increasing from 54 to only 60.

A more recent addition was an electronic machine, also operated on the punched-card principle, capable of turning out detailed information at the rate of 6,000 checked calculations an hour. The only major difficulty encountered with this machine, which calculates underwriters' lines on slips and converts various Far East and European currencies into sterling, is worthy of an honoured place in the annals of electronics. It was discovered one morning when the staff failed to get an intelligible result from the information being fed in on the punched cards. After an exhaustive investigation an intrusive factor was discovered in the shape of a grilled mouse which had found rather more warmth than it had bargained for among the calculator's valves.

In 1958 the latest move in keeping pace with accounts was the Board's decision to instal a general purposes computer. The calculating capacity of this equipment was quickly seen to be far beyond the needs of even the firm's insurance broking commitments, and it is now being used to cover a multitude of interests ranging from pure accounting to sales analysis and records of stock. In the field of statistics too the computer has made possible a service of information to the company which could not have been achieved except by laborious processes.

Behind this complicated machinery there is a story worth recalling of scientific struggle, which reaches back to 1812 when a young student called Charles Babbage used to sit in his rooms at Cambridge, pondering whether the logarithm tables he studied might not be calculated one day by machinery. In this fantastic field of experiment, as most of his friends considered it at the time, Babbage made headway with two machines which can reasonably be regarded as prototypes of the modern electronic computer. But though he put much of his own money into the furtherance of his great design Babbage needed further assistance, and this, strangely enough, came in part from Lord Byron's

daughter, Augusta Ada, Countess of Lovelace, who shared his passion for mechanical calculation. Babbage died in 1871, by which time he was also conducting another crusade, this time against organ grinders whom he accused of making so much noise in the streets that much of his working power had been reduced.

Since then countless businesses have profited from Babbage's pioneering work without endangering the employment of office staff. As a Bowring accountant puts it:

'The only excuse for the introduction of machinery into any walk of life is to better the conditions of employment by eliminating some of the drudgery of detail work, or reducing the time taken in such work for the greater relief of the individual, or by carrying the increase in business turnover and entries, with the same number of personnel. . . . History recalls many sad tales of hardship involved through the introduction of mechanisation. Happily the transition which is now going on in our Accounts department has not had the same effect on employment owing to the great increase in the volume of business transacted.'

There are of course many yardsticks for measuring the growth of a business. Ledgers, balance-sheets and sales graphs, even the consumption of tea or paper-clips can document the tally of profit and loss, turnover and trade as the years go by. But a company's growth and character can be reflected in other ways. During the post-war years and indeed throughout the first six decades of the 20th century, Bowring's growth in human terms—as one might expect of a firm which still retains a strong family flavour—has also been mirrored in the growth of friendly social activities both indoors and in the field of sport.

As early as 1910 there were enough enthusiasts in the office to organise a swimming gala. A year later Clive Bowring upheld the honour of the Board when he played as goalkeeper in a football match between Bowring's and the British Petroleum Company. The First World War naturally put a temporary halt to these activities. But in 1921 they were started again, with occasional cricket and football matches against other City clubs,

and this in turn led to the sharing—with Lloyd's Register of Shipping—of a sports ground at Dulwich, and the formal constitution of cricket, football and lawn tennis clubs.

It will be remembered that as the insurance business grew and as various firms came under Bowring control the staff increased in size substantially about this time. There was thus a new flow of athletic talent, which quickly led to the formation of the Bowring United Sports and Social Club. Today after 40 years of life this very harmonious institution comprises 15 sections, with almost 1,300 members who can don the buskin in the Dramatic Club, draw a bow with the Archers, or engage in almost anything from badminton to chess, rifle-shooting and photography.

VII

But here—in 1962—we must end not only this brief contemporary account of the insurance side of the business but the Bowring story as a whole. Over more than 150 years it has led us by strange trails from Exeter and Newfoundland across continents and oceans, through tropical jungles, frozen seas and remote trading posts, and finally into up-to-date factories, gleaming laboratories, fine modern ships and the intricate processes of international insurance. It would surely be appropriate therefore to end the story where it began, with a sea view of the Newfoundland scene, portrayed by the St John's Evening Telegram more than a century after Benjamin Bowring's Margaret Jane sailed to the seal hunt for the first time:

We still see Bowring's flag, the red cross. We once saw it on another *Terra Nova*, on a *Florizel*, on a *Stephano*. We congratulate Bowrings. We hope that so long as men go down to the sea in ships we shall see that red cross; and may there always be a Bowring to eat a flipper pie. . . .

As it happens, there is a very different image with which to end the story, and one symbolic of the island's restless past. In the

¹ In ¹962 the company secured a large sports ground of its own at Earlsfield.

summer of 1961 Newfoundland, which had suffered so many disastrous fires, and in which the Bowrings, firm and family alike, had sustained so many losses, was ravaged by one of the fiercest in her history. The fire broke out in June in the north-east of the island, and was fanned by the winds through tinder-dry forests for weeks on end over a large area. Flying operations at Gander airfield had to be suspended because of smoke and ashes. Timber was burnt, houses and shops razed to the ground; and by the end of August it was known that vast tracts of forest had been destroyed.

Yet in the island's plight there was and is, perhaps, a moral to be drawn from the company's offices at St John's and Liverpool and in London. Throughout a century and a half, Benjamin Bowring, his descendants and their associates have weathered fire and storm; and for much of this time, in the boardrooms on both sides of the Atlantic two pendulums have swung symbolically between the golden moments and the bad in two of old Benjamin's clocks. Both were made in Exeter a century and a half ago, and both today still tick away the passing years, unhurried and serene.

Author's Acknowledgments and Bibliography

My first tribute must be to the late Arthur Wardle, a devoted member of the firm whose Benjamin Bowring and his Descendants, published in 1938 and reprinted two years later, has been indispensable to the present wider-ranging narrative. But inevitably, the more extensive field of research covered in the present volume has made it possible to correct some of the small chronological and conjectural errors from which few historians can be immune.

In view of the company's unusual past (and the wartime loss of so many documents) I am particularly grateful to a number of friends who either helped to find and sift a great many records, or gave me their expert advice on specialist questions. These were Mr Arthur Calder-Marshall, Mrs Geoffrey Christian (formerly Miss Joan Bowring), Mrs Julie Dacres Dixon, Mr Fred Ellis of Hamilton, Ontario, Mr Douglass Eton, Messrs A. M. Hassell and A. A. Faupel of the Shell International Petroleum Company, Col Robert Henriques, MBE, the Hon Mrs Ariel Keith, Mr John Kerr, the late Captain John Kew (master of Nova Scotia), Captain R. G. H. Linzee, CB, CBE, RN, the Hon Campbell MacPherson, Lieutenant-Governor of Newfoundland, Mr Denis Thomas, and Mr Stewart Sanderson of Leeds University, who in addition read every word of my manuscript and whose stimulating and constructive suggestions we often discussed until past the chimes of midnight. I must also thank the many past and present members of the company who gave advice and information, and finally Mrs Brenda Hall for her most competent secretarial help.

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David Keir

In recent years David Keir has specialised in writing books on social and industrial history. These have covered a wide field ranging from the growth of the Press to publishing, brewing and motoring. An M.A. of Edinburgh University, Mr Keir stood for Parliament several times as a Liberal, and in the 30's became the News Chronicle's Political Correspondent and Chairman of the Parliamentary Press Gallery. During the War he served in the Royal Navy (Lieut.-Commander). After the War Mr Keir became a well-known broadcaster on current affairs, but gave this up to devote his whole time to literature.

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